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ABSTRACT

The study examined the incomes and expenditures of rural teachers, and the relationship of these to such factors as types of school taught at, teacher's age, years of experience, extent of education, and number and types of dependents. Rural teachers in the states of Illinois, Maryland, Oklahoma, Tennessee, Texas, Vermont, and Wisconsin were requested to give data for the period from September 1, 1934 to August 31, 1935. All states included only teachers of white schools, except Tennessee which included white and Negro schools separately, and Maryland which included both white and Negro teachers (the proportion was 5 to 1). Of the 38,768 questionnaires mailed, 5,431 were returned. Statistical data were obtained on the incomes and expenditures of rural teachers, the economic assets and liabilities of rural teachers under varying conditions, and the relationship of the money these teachers had invested in education to the types of schools in which they were employed and to the salaries they received as teachers. Among the findings were: in the smaller schools the salary medians were as low as $600, while in the larger schools of three or more teachers they sometimes exceeded $1,000; experience and tenure were rewarded somewhat by salaries in rural schools; married teachers generally reported greater expenditures than the single teachers; comparisons of expenditures of men and women showed those of the former to be higher; about 67% of all rural teachers reported some assets; and about 20% were in debt. (NQ)

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Economic Status of Rural Teachers

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By WALTER H. GAUMNITZ
Senior Specialist in Rural Education Problems

UNITED STATES DEPARTMENT OF THE INTERIOR
Harold L. Ickes, *Secretary*
OFFICE OF EDUCATION · J. W. Studebaker, *Commissioner*

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Foreword

THIS BULLETIN is one of a series reporting the findings of investigations undertaken during 1936–37 under the Project in Research in Universities of the Office of Education. The project was financed under the Emergency Relief Appropriation Act of 1935, and conducted in accordance with administrative regulations of the Works Progress Administration. Study findings in addition to those reported in this series will be made available in other Office of Education or institutional publications.

The Project in Research in Universities represents a unique and significant innovation in cooperative research. Sixty universities and comparable institutions located in 32 States, the District of Columbia, and Hawaii combined efforts with the Office of Education to conduct 40 studies, 23 of which were proposed by the Office and 17 by the institutions. Each institution was invited to participate in all of the approved studies that it was in a position to undertake. From 1 to 14 studies were conducted in each institution, and a total of more than 150 separate study reports were made to the Office of Education.

An important feature of the project was the widespread and coordinated attack on each problem by a number of universities at the same time. Each study proposed by the Office of Education and accepted by the universities was conducted by two or more institutions. As many as 31 institutions, located in 20 States representative of each major geographical division of the country, participated in 1 study alone. The task of planning, administering, and supervising the many subjects and studies on a national scale, under complex and often difficult conditions, demanded the finest type of cooperative endeavor. Except two places where qualified relief workers could not be found or retained, every institution which actually began work on the project carried it through to successful completion. The fine professional spirit in which responsibility for the work was accepted and maintained by the institutions made possible the successful completion of the project within approximately 1 year.

With this professional spirit of cooperation in worth-while research and

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study of educational problems was manifested a strong humanitarian desire to join hands with Federal agencies striving during the years of the depression to afford gainful and socially desirable employment to college graduates or former college students in the type of work for which they were best prepared. For these contributions to educational research and to the social good of the Nation, the Office of Education extends to its colleagues and helpers in the universities of the country its grateful acknowledgment and appreciation.

This bulletin presents the results of a study of the economic status of rural teachers. The incomes of these teachers have recently been lower than in many years. Rising living standards, increased demands for higher educational qualifications, growing needs for genuine and stable leadership in the rural schools, all point to the necessity of giving more attention to the problem of making this field of teaching attractive economically. The study, therefore, concerns itself with the whole question of the incomes of rural teachers, with the ways in which these teachers use their incomes, and with their assets and debts. Data are presented also to show the relationship of such factors as types of school taught, age of teachers, years in the profession, extent of education, number and types of dependents, etc., upon income and expenditures of teachers. In short, the whole purpose of this study was to bring together some basic statistics which would be helpful to those interested in the improvement of the status of the rural teacher.

BESS GOODYKOONTZ,
Assistant Commissioner of Education.

Economic Status of Rural Teachers

A STUDY of the economic status of rural teachers concerns more than their salaries. The cost of room and board as well as other commodities and services essential to a teacher's well-being varies considerably among communities. The standard of living may be higher in one locality than in another. In addition to these factors there is the question of family and the number of dependents. Teaching in the rural schools cannot rise to the level of a profession unless men and women can depend upon the income it affords to maintain a home and rear a family. Unless the salaries are such as to enable a person to choose rural teaching as a permanent field of work, the profession will continue to attract a transitory and relatively untrained body of young people whose aim in life will be to get into the larger schools or into occupations other than teaching. Questions concerned with teachers' incomes from sources other than salaries for teaching must also be considered if the economic welfare of the teachers is to be understood.

Thus far but little information along these lines has been brought together. Salary studies have from time to time pointed out that differences in salaries paid in different school systems are in part justified by peculiar economic conditions. Until recently no large body of facts has become available whereby all the related factors may be intelligently evaluated or given weight in considering the economic status of the teachers. The National Education Association [1] recently published the results of an extensive investigation of the economic status of teachers of city schools and appointed a special committee to make a similar study of this whole situation in the rural schools. Other recent studies limited to one or more aspects of the teachers' economic status have also been made. These dealt, for example, with the relationship of salaries to the cost of living,[2] the pur-

[1] National Education Association. Research Division. The Teacher's Economic Position. Research bulletin of the National Education Association, 13: 165–267, September 1935.
National Education Association. Department of Classroom Teachers. The Economic Welfare of Teachers, Washington, D. C., The Association, 1931.

[2] Eells, W. C. Teachers' Salaries and the Cost of Living. Palo Alto, Calif., Stanford University Press, 1933.
Harry, David P. (Jr.) Cost of Living in the State of New York. New York, N. Y., Teachers College, Columbia University, 1928.

chasing power of [3] the teacher's dollar for one period compared with that of another. Despite the fact that in the larger urban centers the teachers have from two to three times as much pay as those in the smaller schools, nearly all of the studies of economic status have been concerned with the teachers employed in the larger cities.

The situation in rural schools is particularly critical. Salaries in most rural centers have been drastically reduced at a time when the cost of living was rising. Higher qualifications are demanded. The disparities between the salaries of city teachers and rural teachers are growing wider. The lowest paid teachers, almost always found in the rural schools, are affected most. The present study, though limited in a number of ways, attempts (1) to stimulate thought on the problem, (2) to present some basic data, and (3) to cite some related studies which may be helpful in clarifying the issues involved.

[3] Butsch, Russell L. C. Trends in the Purchasing Power of Teachers' Salaries. American School Board Journal, 87: 18–20, October 1933.
March, Arthur L. Teachers' Salaries and Living Costs in 1929–30. Washington Journal of Education 10: 200–201, March 1931.

Procedure and Scope of the Study

EIGHT UNIVERSITIES completed the research connected with this study, and a number of others expressed an interest in it. Coordination between the several cooperating universities was secured (1) by using similar inquiry forms, (2) by tabulating the data on forms worked out by the study coordinator in the Office of Education, and (3) by applying the same statistical treatment to the data reported. Where it was deemed necessary the local units varied the forms suggested for use in the study as a whole by making certain additions. But where such additions were made the resulting materials were tabulated separately for local use. Every effort was made to think through in advance all phases of the study and to plan in detail all matters relating to its success as a coordinated undertaking. Each cooperating institution prepared a brief summary of the data making such analysis as would be helpful to their understanding, and noting carefully any conditioning factors. The data reported for the study, therefore, are comparable in every detail.. Upon reaching the Office of Education the several reports were studied and the summary data from each institution consolidated into tables so as to produce a fairly clear picture of each of the various aspects of the problem under investigation.

All major sections of the United States except the Rocky Mountain and far Western regions are represented in the study.[1] From five States the data reported are for teachers of white schools only; for one, Tennessee, data are presented separately for the white and Negro schools; and for one, Maryland, they include both white and Negro teachers, the proportion being 5 to 1. Only the rural teachers living within the respective States studied by the cooperating institutions were included. In Tennessee, the studies for the white and Negro teachers were gathered separately and in different universities. The State school authorities were in no way responsible for the data except to grant permission for making the studies.

The 8 universities which completed units of this coordinated study sent the

[1] The names and locations of the participating universities, together with the names and official titles of the persons responsible for and assisting in this coordinated study, are listed on the back of the title page.

questionnaire to a total of 38,768 rural teachers. Of these, 5,431, or 14.1 percent, returned usable replies. The percentages returned ranged from 3.4 in one State to 43 in another (table 1). Estimates were requested where exact information was not available. The rural teachers participating in this investigation did so voluntarily, and were protected with respect to their names and localities. Moreover, the care with which the form [2] was filled in suggests that most of those supplying the information made of it a serious business. It is, therefore, believed that the data presented by this study are sufficiently accurate to provide good indices of the actual situation.

In five of the States attempts were made to make the study State-wide. In others the forms were sent to the rural teachers of representative counties only. The data supplied are probably not representative for the Nation as a whole, but for some of the States for which data are presented they should provide fairly reliable pictures.

TABLE 1.—*States to which forms were sent and number and proportion returned*

State	Number of forms sent out	Forms returned	
		Number	Percent
1	2	3	4
Illinois	7,000	1,035	14.8
Maryland	3,694	668	18.1
Oklahoma	1,700	310	18.2
Tennessee:			
Negro	1,000	430	43.0
White	5,485	1,010	18.4
Texas	8,000	269	3.4
Vermont	1,889	488	25.8
Wisconsin	10,000	1,221	12.2
Total	38,768	5,431	14.1

The detailed data supplied by the questionnaires were tabulated for each State at the several institutions participating and treated as though each study were independent. Specific directions were followed so that the master distribution tables resulting were similar item for item for each aspect of the problem. The tables were arranged so as to reveal the range between the highest and the lowest salaries of teachers, as well as the central tendencies, for each of the factors studied. Similar procedures were outlined for computing the summary measures needed. The distributions, together with the computations, were checked and verified at the Office of Education, and consolidated as indicated in the accompanying tables.[3]

Four types of summary measures were computed in connection with each of the factors involved in the study. They undertake to answer three

[2] See appendix.

[3] Assistance was obtained in checking, verifying, and consolidating the data from all of the institutions by special arrangement with technicians from Howard University, Washington, D. C.

basic questions: (1) How many teachers provided usable information from each State in connection with a given question? (2) What is the average or typical practice for each type of data? (3) What is the range of the middle 50 percent of the distribution in each case?

The four types of summary measures used in answering these three questions may in general be defined as follows: "Total cases" means the number of teachers reporting on each question; "median" means that measure in each distribution which most closely fits the middle teacher when a count is taken from either extreme of the distribution; "Q_1" is the measure in each distribution below which there are 25 percent of the cases; and "Q_3" is the measure below which there are 75 percent of the teachers. "Q_1" is often referred to as the 25th percentile point in a distribution, and "Q_3" as the 75th percentile point. That portion of a given distribution falling between these quartile points is commonly known as the interquartile range. It includes the middle 50 percent of the cases reported in connection with each question.

The teachers responding were requested to give all data for the period from September 1, 1934, to August 31, 1935. The information relating to incomes or outlays, presented in this study, therefore, covers an entire year. Where estimates were used this fact was to be indicated. In cases where the answers contained items which had to be derived through computation, definite formulas were provided to insure uniformity of response.

The number of teachers supplying information varies considerably for the several factors studied. This is explained by the fact that there were more teachers of one type reporting than of another type. It is further explained by the fact that some of the teachers gave most of the information but failed to answer certain questions. For some States the number of cases reported for a given type of teacher is consistently small, meaning either that there are few schools of that type within the area canvassed or that few of the teachers reported. For example, data for open country schools having teaching staffs of three to six teachers are in most instances few and those for schools with as many as seven teachers are fewer still. Where the number of teachers reporting was 10 or fewer no medians or quartiles were computed and the spaces in the several tables were left blank. Although it is recognized that such measures based on distributions of fewer than 25 or 30 cases may not be reliable, they may be accepted with qualifications. The validity of the medians as representative measures of the true situation may in part be determined from the spread of the interquartile range. A small number of cases and a wide range means that the median has doubtful value; a narrow range, on the other hand, means that the cases, although few in number, are grouped closely about the central tendency, thus making the median a fair measure of the factor in question.

Type and Use of Statistical Data Presented

THE STATISTICS in this study relate to four major aspects of the economic status of rural teachers and the relationship of these to certain professional and social variables. The first series of tables presented (tables 2–8) is devoted to the incomes of rural teachers; the second (tables 9–12) centers attention upon the expenditures made by these teachers; the third (tables 13–15) relates to the general question of the economic assets and liabilities of rural teachers under varying conditions; and the fourth, consisting of but two tables (tables 16 and 18) presents data on the relationship of the money these teachers have invested in education to the types of schools in which they are employed and to the salaries they receive as teachers.

ANNUAL SALARIES AND OTHER INCOMES OF RURAL TEACHERS

Teachers' receipts, by size of school.—The data relating to the problems involved in the annual salaries and other receipts of the rural teachers are considered first from the standpoint of the size of the school (table 2). Priority has been given to this aspect of the problem because the "rural school" in itself represents a variable quantity which must be broken into subgroupings more homogeneous in character. Grouping the schools by size is perhaps the easiest method of showing the "ruralness" of these schools. One-teacher and two-teacher schools are almost without exception located in the more sparsely settled communities and attended by farm children. Schools of three to six and seven or more teachers located in the open country also serve farm children, but they are found in the more thickly populated agricultural communities and are organized similarly to urban schools. The village and town schools vary in size from three-teacher schools attended chiefly by farm children to larger schools resembling city schools in organization and curriculum offered.

Only two aspects of the income of the rural teachers investigated are shown

here. They are (1) the "salary," and (2) the "total receipts." As the term implies, the first-named gives the net income of the teachers from salary for teaching, or to be more exact the salary remaining, after deductions have been made for discounts and other losses from warrants, deductions for retirement funds,[1] and the like. Total receipts include the annual salary for teaching, but in addition show the earnings from work other than teaching, contributions received from friends and relatives, business incomes, money borrowed, withdrawals from previous savings, and the like.

The use of these data may be illustrated from the statistics presented for Wisconsin (table 2). Of the 800 teachers of one-room schools reporting, the median teacher had in 1934–35 an annual school salary of $643; 25 percent received less than $581; and 25 percent received more than $697 per year. The total receipts of the median teacher was $687, including an average amount from sources other than salaries for teaching of $44 per year (median total receipts minus median salary income). There was considerably wider variation in nonteaching receipts than in teaching incomes. In the one-room schools of Wisconsin the typical teacher at the first quartile had nonteaching receipts of $36 per year while the one at the third quartile received $100 from such sources.

Teachers of two-teacher schools had both a larger salary median than those of one-teacher schools and a higher total median for other than salary income, showing medians of $712 and $86, respectively. This same tendency for both types of receipts to be higher as the schools become larger may also be observed for the successive classes of schools. Almost without exception the rural teachers reported some receipts from sources other than teaching. Such receipts, however, were for the most part small and, as will appear later (table 8), the major portions of such nonteaching receipts came from contributions of relatives other than children and from borrowed funds.

Teachers' receipts, by types of services rendered.—There were marked differences in receipts between teachers teaching only elementary grades, those teaching partly grade and partly high-school classes, those teaching secondary pupils only, and those in supervisory [2] positions (table 3). Data for Maryland, for example, show salary medians of $948, $1,180, $1,232, and $1,800, respectively, for these various classes of services to the rural schools. Receipts from sources other than teaching are, $88, $153, $108, and $315, respectively. It appears from these, and from comparable data for the other States, that those teaching secondary pupils not only are paid higher salaries, but they also have somewhat higher nonteaching receipts than those teaching elementary pupils, and that those occupying

[1] For purposes of this study retirement funds usually considered part of net earnings are deducted.

[2] Only those persons were counted as supervisors who devoted half or more of their time to the supervision of rural teachers.

supervisory positions receive still more from both sources. Since teachers are commonly promoted from grade-school positions to high-school or to supervisory duties, the differences noted, especially those in salaries for teaching, may be due in part to factors other than pay graduated to varying types of services.

Teachers' receipts, in relation to years of training, experience, and tenure.—Data are next presented to show the relation of the receipts of rural teachers (1) to the amount of their education or training (table 4), (2) to the length of their years of professional experience, and (3) to the years they have been in the same position (table 5). It may be assumed that a teacher with more education should be entitled to a larger salary. Likewise longer experience and tenure should help a teacher to give better service which should be reflected in the economic income provided. The differences in salary medians show, however, that training on the high-school level, 1 year or 2 years of college receive comparatively little monetary recognition in the rural schools. In Illinois, for example, the median teacher with high-school education or less had a salary of $591, those with 1 year of college had $592, and those with 2 years of college had $558. Training higher than the sophomore year of college was, apparently, more substantially rewarded. The median teacher in the same State who had 5 years or more of college training received nearly twice as much salary as the one with 2 years of college or less. Similar relationships between salaries and education, although perhaps not quite as marked, may be observed in the other States, except in the case of the Negro teachers of Tennessee. The latter had nearly the same salary income regardless of amount of training. The explanation is probably to be found in the fact that since all of the salaries reported for this group are but little above the subsistence level those with little training could not be paid a great deal less than those having more training, and still make a living. There may, of course, be other factors involved. Receipts other than salaries show no definite relationships to amount of training.

Rural teachers do not receive salary increases in proportion to education until they have 2 years of normal school training or the equivalent. It is probable that those reaching the higher standards also occupy the higher teaching positions. The differences noted in the salaries paid might, therefore, reflect differences in type of position quite as much as amounts of training.

Additional years of experience and tenure appear to have a fairly direct relationship to salaries in all States supplying data (table 5). Receipts from sources other than salaries also show increases with these factors. The median rural teacher of Illinois, for example, with 1 year of professional experience has a salary of $534; the one with 6 or more years of experience

is paid $690; nonteaching incomes vary from $72 to $173, respectively. Teachers who were in their positions for the first year were paid a median salary of $554; those in the same schools for more than 6 years received $905; nonteaching incomes were, respectively, $116 and $148. The other States show similar differentials in salary with increases in the years of experience and tenure. The number of years a teacher holds the same position seems in most States to have a greater effect upon salary incomes than total professional experience. But even after 6 or more years of service rural teachers' salaries remained extremely low when compared to incomes in other types of activities. In no State except Maryland did such salaries exceed $1,000; in several States they did not greatly exceed $600.

Teachers' receipts, by number of dependents.—It is also significant in a study of the economic status of rural teachers to inquire concerning the number of dependents whose support must come from the salaries and other receipts of these teachers.[3] Separate information was gathered to show the receipts of those who had children to support and those who had dependents other than children. However, table 5 presents the situation only by total number of dependents. First, it will be of interest to note whether or not these teachers had dependents and what kinds. An average of 3 out of 10 rural teachers had children dependent upon them, either their own or adopted. In the case of the Negro teachers of Tennessee, however, fully a third had children; and in Oklahoma about two-fifths of the white teachers of rural schools reported child dependents. On the other hand, only about one in eight of the rural teachers of Vermont reported such dependents.

When, however, the number of dependents other than children was taken into account the picture changed considerably (table 6). When such dependents were added to the child dependents the percentage of all teachers reporting who used their incomes for the support of persons other than themselves, is raised to about 45. For the rural teachers of Oklahoma and Maryland the proportion having dependents was approximately three out of five; of the Negro teachers of Tennessee four out of five.

The next question to be examined through the data presented in table 6 is the relationship of the salaries and other receipts of rural teachers to the number of dependents. There seems to be clear evidence that those who had dependents supplemented their income more frequently than others by means other than teaching. This suggests that their salary incomes were too small to meet their needs and those of their dependents, and, therefore, they had to resort to other means of making a satisfactory living. It also suggests that the more persons becoming dependent upon a rural teacher's income the more teaching becomes less than a full-time job, one that must be in part supplemented through activities other than teaching.

[3] Only those who drew their chief support from the teacher in question were counted as dependents.

If further study should establish the truth of this observation it would have far-reaching implications upon the question of the salary and the general economic and professional status of these teachers.

Teachers' receipts, in relation to sex and marital status.—Still another question commonly raised concerning the economic status of rural teachers is concerned with differences in salaries based on sex or marital status (table 7). It is commonly known that the economic advantages offered by industry and by city school systems in comparison to rural teaching are such that those who have families to support tend to leave the profession or seek promotions to the larger schools. Data showing the present salaries and other receipts throw some light on these problems. The median salaries show that unmarried men teachers receive higher salaries than do unmarried women teachers (table 7). Except in the case of Vermont the differentials are very small. Data for the single women of Oklahoma, as well as those for the Negro teachers of Tennessee, show slightly higher salary medians than for the single men. The number of single men reporting is small in these cases so that the slight differences noted are probably not significant. In Vermont, however, single men teachers appear to receive salaries significantly higher than single women, the medians being $1,125 and $641, respectively. Again the number of men reporting is comparatively small.

As a group, the rural teachers who are married seem to receive salaries distinctly higher than those who are unmarried. The differentials between married and single women are again comparatively small except in Vermont; between married and single men, however, they are quite marked. In three of the States the married men teachers received annual salaries which were higher than those of the unmarried men by approximately $275.

Examining next the question of receipts from sources other than teaching the summary measures reveal (1) that, except in Vermont, the men teachers consistently had larger receipts of this type than the women teachers, and (2) that, except in the cases of the Negro teachers of Tennessee and the women teachers of Texas, teachers who were married had much larger nonteaching receipts than those who were not. Married teachers in greater number than single ones supplement their incomes from sources other than teaching; this appears to be true in more cases of the married men than of the married women. The data for Vermont seem to suggest that when the differentials between the salaries of men and women and those between married and unmarried persons are large, the differences between receipts from other sources are small. This seems to support the observation that the nonteaching receipts are closely related to economic necessity.

Sources of receipts other than salaries.—The remaining question relating to

the incomes of rural teachers on which this study presents data is the nature of the sources of the supplementary incomes (table 8). The data for Illinois show, for example, that of the 1,032 teachers supplying information on this general question 349 earned wages from activities other than teaching, 288 received contributions from relatives other than dependent children, 24 derived some income from dependent children, 149 had income from business investments such as interest, dividends, or rents, 207 augmented their salary income by borrowing money, and 91 drew upon funds previously saved to supplement their current income. Sixty-nine of the rural teachers reporting from this State received incomes from gifts, inheritances, sale of property, and similar sources shown in this table under the heading "Occasional receipts." Some of the teachers had no income other than salary for teaching; others had incomes from two or more of the sources listed. It appears from these statistics that a large number of the rural teachers of this State supplement their incomes in one way or another. The data suggest that the most popular sources of such supplementation were employment earnings other than salaries for teaching, contributions from relatives, and borrowed funds. A number of them also seem to have had some incomes from business or investments.

These observations as to means of supplementing salary earnings seem in general to hold also for the other States. The proportions of the total number of teachers augmenting their incomes from any specific source, however, varied considerably. Between a third and a fourth of the rural teachers of Illinois, Vermont, Wisconsin, and Texas had earnings from sources other than salaries for teaching; of the Negro teachers of Tennessee only one in eight reported such earnings. In only one State—Texas—was the proportion of teachers augmenting their funds through borrowings larger than this.

As concerns receipts from sources other than teachers' salaries, it may be noted (table 8) that of the 349 Illinois teachers reporting nonteaching salaries or wages the middle 50 percent earned between $36 and $101 during the year in question, the median being $93. It may be observed in general that the median amounts of money obtained from contributions from relatives and from borrowings were larger than the median amounts earned through nonteaching activities. Again drawing upon Illinois to illustrate the use of the data the median receipts from the several supplementary sources are seen to be as follows: Nonteaching earnings, $93; contributions of relatives other than dependent children, $158; contributions of children, $75; business incomes, $61; borrowed money, $114; and withdrawals from savings, $98. For Vermont they were, respectively, $59, $131, $36, $40, $94, and $89. For Wisconsin they were $50, $120, no data, $22, $112, and $73. The relative importance of the several sources appears to be similar in the various States when judged from amounts of money involved.

ANNUAL EXPENDITURES AND SAVINGS OF RURAL TEACHERS

The economic welfare of rural teachers, like that of any other group of workers, is dependent upon factors other than incomes. There are questions of how they use or misuse their incomes, what social and economic advantages they secure from these incomes, and whether or not there is anything left to provide for future needs after current needs are met. The data comparing the teaching and the nonteaching incomes contain some clues to the adequacy of the teachers' salaries to satisfy their needs under varying conditions. These clues will take on more meaning, however, as data relating to the various types of expenditures and current savings are examined. The next major series of factors to be considered in this study (tables 9 to 12) relates to the purposes for which the teachers use their money and how much they have left at the end of the year.

As in the case of incomes, the teachers were requested to report on a complete and detailed check list of expenditures and savings. The purpose was to make the meaning of each item as distinct and definite as possible and to insure the inclusion of all possible types of savings and outlays. (See questionnaire form in appendix.) Cross references between items were provided where these seemed necessary to prevent ambiguity and misunderstanding. To avoid multiplicity and secure statistical reliability certain related items were grouped in tabulation under specific headings. Some of these will need definition to be fully understood. Under "Basic essentials" were grouped expenditures for food, housing, clothing, health, and daily transportation. This group includes all such primary living needs as board or food supplies, room or house rent, light, heat, gas, cleaning, repairs, taxes, dental and medical services, etc. Since expenditures of the type included in this group form so important a part of the cost of living, data for each subgroup will be presented separately in connection with some of the factors to be examined. Under "Education and recreation" were grouped expenditures for education, church support, memberships, travel, books, magazines, recreation, etc. Under "Occasional and business" were grouped gifts, subscriptions, attorney's fees, cosmetics, tobacco, and the like. Under "Debt liquidation" were placed the repayment of borrowed funds, interest on such debts, etc. (omitting amortization of mortgages), and other deferred payments on property; and under "Current savings" were included bank deposits, investments, payments on home or furniture, insurance, retirement assessments, and like accumulations of capital acquired during the year in question. To balance the data examined on the incomes of these teachers all data presented include expenditures for dependents as well as those for the teachers themselves.

Types of annual expenditures and savings.—The first question to be considered

is: How do the rural teachers as a group allocate their available funds among the several needs and interests of their daily living? (Table 9.) The reading of the table may be illustrated with the data for Illinois. A total of 1,012 teachers from that State reported expenditures under the heading "Education and recreation." Three hundred and sixty-seven indicated that some of their funds were devoted to the liquidation of debts incurred in previous years; 943 reported putting aside some money for savings. There are similar variations in the number of teachers who reported detailed information on the several types of expenditures included under the "basic essentials."

The median expenditure reported from Illinois was $195 for board or food supplies, $124 for room rent and other housing costs, $98 for clothing, $31 for services relating to health, and $63 for costs relating in one way or another to travel connected with the duties of teaching. When the expenditures for all these basic essentials were grouped together, the median annual outlay was $448. Since the medians for food, housing, etc. (columns 2 to 6), are computed upon separate arrays of teachers, varying both in the number and in the identity of the cases, their sum will approximate rather than equal the median for all of the basic essentials (column 7).

The sum of the basic expenditures shown in column 7 plus those shown in columns 8, 9, 10, and 11 represent the total expenditures of all types of rural teachers. When percentages for the various medians were computed upon such approximate totals it was found that in the case of Illinois about two-thirds of the rural teacher's income was spent for the basic essentials and that about two-fifths of this went for food and one-fourth for housing. The annual savings equalled about one-eighth of the total income and a slightly larger share went for education and recreation. The amount used for debt liquidation was also large but fewer than half used their funds for this purpose.

The data for Illinois were analyzed in some detail not only because they illustrate the reading of the table but because the rural teachers in the other States for which data were reported showed similar divisions among the types of expenditures. In summary, between 60 and 70 percent of the expenditures of the rural teachers from most of these States went for the basic essentials. Food and lodging claimed from 35 to 45 percent of the total. From 10 to 15 percent of the incomes were set aside as savings.

The cost of living of rural teachers, as measured by expenditures for basic essentials, was apparently highest in Maryland and lowest in Tennessee. Generally speaking, the variations in the cost of living among the several States are similar to those observed (see table 8) for income.

Allocations to basic essentials and current savings.—Dividing these teachers into groups in order to note the effects of various factors upon the amount and nature of their expenditures, data are first presented according to the size

of the schools in which they teach (table 10). Two aspects of the situation will be examined, viz, the expenditures for the basic essentials and the amounts left over for savings. While the data are somewhat erratic, due to small numbers of cases reporting from the larger schools, they show a definite tendency for the cost of living, as measured by the basic essentials, to increase with the size of the schools. Whether this means that the cost of board, room, etc., are higher in the more populous communities where the larger schools are located or whether the teachers in such communities spend more for these purposes because they have greater incomes cannot be discerned from these data. It is probable, however, that both factors are responsible. There are more likely to be available, in the more populous communities, modern homes providing a high standard of living than in communities served by the smaller schools, thus increasing the cost of accommodations.

Despite the fact that the rural teachers employed in the larger schools spent more to maintain a living than those in the smaller schools they showed more savings in all States except in Oklahoma. Apparently the differences in income were sufficient to more than offset the increases in cost of living. These data seem to show that larger salaries are an advantage both because they permit a higher standard of living and because they enable the recipient to achieve greater economic security.

Current expenditures and savings, by number of dependents.—The available data for each of the major fields of expenditure will next be examined to see how those who have no dependents and those who have one or more dependents distribute the funds available among the several categories composing the total cost of living (table 11).

The median amounts devoted to the basic essentials grow larger as the number of the dependents increases. The teachers of Illinois, for example, who had no dependents spent only $355 for this purpose; those with one child, $575; two children, $588; three children, $746; four or more children, $750. The remaining types of expenditures show no very definite relationship to the number of dependents. In some States—Illinois and Maryland—median expenditures for education and recreation decreased slightly with increases in dependents; in others—Oklahoma and Vermont—they increase. Medians showing current savings are less than $100 for all groups, except in Maryland, and they tend to decline in most States as dependents increase. It appears that the funds devoted to basic essentials increase with the number of dependents. It also appears that only when these essentials are provided for, are allocations made to other things. It is quite conceivable, for example, that a teacher with five or more dependents will have very little for books, recreation, debt payments, and savings after the basic essentials have been supplied.

Current expenditures and savings, by sex and marital status.—Some statistics have already been examined relating to the economic status of rural teachers, by sex and marital status (table 9). These revealed some fairly definite variations between the incomes of men and women teachers, especially between married men and women.

The data gathered by the study show (table not included) that in every State the annual expenditures of the men teachers for the basic essentials run higher than those of women teachers. In the case of the unmarried teachers of certain States, Oklahoma and Vermont, for example, the data show men teachers paying out for such essentials more than $100, or about 25 percent more per year than the unmarried women teachers. Since the number of men reporting was not as large as desired for some of the States, the comparatively small differences between the medians of single men and women may not in all cases be significant. In the case of the married men and women, however, the differences shown were so large that there can be no doubt but that the men spent more for the essentials than the women. In all cases except in Tennessee these differences approached closely, or even exceeded, $100 per year.

The greater expenditures of the men teachers were not limited to the basic essentials. In all but one State substantial differences were also found among the expenditures for educational and recreational purposes. The differences between the married men and women were less marked than those between the single men and women. These differences suggest that the men spent considerably more on professional advancement and recreational activities than the women spent. Differences among the remaining types of expenditures were too small and erratic to be very significant, but in the great majority of cases those reported by the men were higher. Savings, too, were higher in all but two of the States, but the differences were small. It may be concluded from these findings (1) that the cost of living of the married teachers was considerably higher than that of the single teachers, (2) that it was higher for the men than for the women, and (3) that it was highest for the married men.

Relationships of the annual expenditures and savings to salary incomes.—Certain relationships between the incomes and the expenditures of the rural teachers have been suggested in the discussion in the preceding paragraph. Data were gathered to show the median amounts allocated to the several types of expenditures and savings by the teachers having various salary incomes. It was found (table 12), in general, that practically all types of expenditures increased as salaries increased. In Illinois, for example, for teachers who received salaries ranging between $400–$499 the median expenditure for food was $137; for housing, $73; for clothing, $82; for health, $31; for transportation, $62; for education and recreation, $56; for occasional

and business expenditures, $31; for debt payment, $77; savings, $45; the teachers of this State receiving from $700 to $800, however, had the following expenditures, respectively: $224, $150, $113, $33, $83, $90, $38, $79, and had $77 left for savings. The greatest differences were found in expenditures for food, housing, and savings; those of the higher paid teachers being from 80 to 100 percent greater. Practically no differences were found between the amounts the two salary groups used for health services and for debt liquidation.

Relationships between salaries and expenditures and savings were found to be very similar in the other States to those noted for Illinois. In all but one State the groups receiving the higher salaries reported expenditures for food which were nearly a half higher; housing costs and savings were also much higher, in many cases being actually doubled. The remaining types of expenditures equalled, and in most cases exceeded, those of the lower paid teachers. But in these the differences varied so much in amount that no generalization was possible. It should, therefore, be concluded that when rural teachers receive increases in salary they (1) definitely increase their expenditures; (2) that most of such increases go for better, or at least more expensive, food and housing; and (3) that they definitely increase the amount set aside for savings. The data suggest that the percent of increase in the expenditures approximates rather closely the percent of increase in salary.

Whether the lowest paid teachers spent too little for food, housing, or health, etc., to get a proper quantity or quality is not revealed by these data. It may be that the costs of some of these commodities and services were lower in the communities where the lower paid teachers were employed and that, therefore, a similar quantity and quality could be procured for less. General observation, however, suggests that when such commodities and services cost less they are also lower in quality. It is, for example, a well-known fact that the teachers of the one-teacher schools in which the lowest salaries are paid usually pay comparatively little for room and board, but it is also well known that the services these lower expenditures provide are on the whole also very limited in character. Farm homes do not always have modern conveniences. The teacher often does not have a suitable place in which to work.

ASSETS AND LIABILITIES OF RURAL TEACHERS

It would seem quite as important in a study of the economic status of rural teachers to give attention to the question of their future security as it is to determine their current incomes and outlays. The next series of tables (tables 13–15) will, therefore, show the number of these teachers reporting assets and debts and the amounts of such assets or debts at the

time the data were gathered. The effects of some of the same factors reviewed above in connection with the income and expenditure sections of this study were also examined to determine their relationships to the present financial standing of these teachers.

The terms "net assets" and "net debts," used in the tabulations for this portion of the study, will need to be briefly defined. Each teacher was requested to report the market or estimated value of all his possessions, including all types of real and personal property, securities, bank deposits, retirement funds, the cash surrender values of life insurance, and the like. Each was asked to list debts and unpaid obligations. The sum of the gross debts of each was then subtracted from the sum of his gross assets. This gave a remainder which was considered the teacher's present financial standing. If the remainder was positive, the teacher was recorded in the proper column of a sheet showing net assets; if the remainder was negative, the teacher was obviously in debt and was, therefore, recorded with others on another sheet showing net debt. After this had been done, median and inter-quartile ranges were found for the various distributions in the same manner as in the income and expenditure sections of the study.

Assets and liabilities in relation to size of school.—The factor to be considered first from the standpoint of the net assets or debts of rural teachers is the size of the schools in which they were employed. Data were gathered and grouped by sizes of schools in the same manner as in the foregoing parts of the study. The effects of this factor were, however, not conclusive. The data are, therefore, not presented in tabular form. A few of the most important facts revealed will, however, be reviewed to indicate the economic status of these various types of rural teachers as concerns assets and liabilities.

As a group, two-thirds of the teachers employed in the rural schools reported some assets; about one in five were in debt; and about one in six had neither debts nor assets. Of those employed in the one-teacher schools 63.8 percent, and of those in the larger schools 70 percent, showed assets; 21.4 percent and 19.1 percent, respectively, showed debts. The differences among the teachers employed in the smaller and larger rural schools were, therefore, not great but in both aspects the latter showed an advantage. In the amounts accumulated the data also showed the teachers of the larger schools to have an advantage. The median amounts varied among the States, but the average amount for the larger schools was about $850; for the smaller schools it was about $680, indicating a difference of about $170.

Not only did comparatively few rural teachers report themselves to be in debt, but the amount of their indebtedness was small. Again there was wide variation among States but the average for the larger schools

was about $190; for teachers of one-teacher schools the average was found to be about $20 less. In amount of indebtedness, therefore, the teachers of the smaller rural schools show a slight advantage.

Assets and liabilities in relation to number of dependents.—Data have already been presented (table 11) to show that most of the rural teachers, despite their burden of dependents, manage to save a portion of their annual incomes and that the amounts thus saved tend to decline slightly as number of dependents increase. It is important to a study of their economic status to know what are the comparative chances of the teachers with various numbers of dependents to accumulate assets over a period of time, to run into debt, or to come out even. The effects of this factor upon the amounts of the assets or debts these teachers may have acquired were also investigated.

When the data for all of the States were taken together they showed (not presented in tabular form) practically no difference in the proportion of rural teachers who had assets or debts when compared by numbers of dependents. In only one State—Oklahoma—was there a definite tendency for the proportion of those having assets to decrease and the proportion of those in debt to increase as the number of dependents increased. In two others—Maryland and Wisconsin—the tendencies were in the same directions but the differences were small.

As concerns amounts of assets or indebtedness by number of dependents the data for Illinois fairly illustrate the situation in all of the States. Teachers with no dependents had median assets of $508; those with one, $544; those with two, $867; those with three, $950, and those with four dependents, a median of $1,000. Teachers of this State who were in debt showed, respectively, for the first four groups the following amounts of indebtedness: $210, $138, $200, $275.

Assets and liabilities in relation to sex and marital status.—Comparison of the data reported to show differences in assets and liabilities for men and women and for single and married teachers did not show any very definite tendencies. The data produced by the study will, however, be cited (table 13) to illustrate the findings. In most of the States, the single men had net assets slightly in excess of those reported for the single women. For example, the single men of Illinois showed median assets of $458; the median for the single women was $398. The medians for Texas were respectively, $333 and $320; for Vermont, $850 and $541; and for Wisconsin, $527 and $257. In Maryland, the single women had slightly more assets than the single men. In the case of the married teachers the men had significantly larger assets in Illinois, Maryland, Texas, Vermont, and Wisconsin. For the States not named the differences between men and women were indecisive. Differences in net assets between the single and married teachers

of both sexes proved to be consistently large and in favor of the latter. In many cases the assets of the married teachers were more than twice as great as those of the single teachers.

It is, of course, possible that the men, as well as the married persons, reporting to this study were teachers who were older, had more training, held the more responsible positions, and, in consequence, received the larger salaries. But whatever additional factors may have been involved the data show the men to have accumulated more unencumbered wealth than the women, the married teachers more than the single teachers.

The data relating to the net debts of the rural teachers arranged by sex and marital status were on the whole too sparse and scattered to indicate anything of significance. It appears from the data, however (table 13) that a somewhat larger proportion of single teachers were in debt than of the married teachers. This was particularly apparent when single and married women were compared. These differences probably reflect the comparatively low salaries (table 7) paid to younger and unmarried teachers. The differences may also reflect recency of training and the tendency to borrow money to finance college attendance.

Net assets and liabilities in relation to age.—Thus far age was left largely out of consideration in examining the economic status of rural teachers. There are, as pointed out above, some fairly close relationships between the age of the teacher and the number of years he has been in the profession (table 5). Similar relationships may exist between age and the number of dependents (tables 6 and 11). The reason that the effect of age itself has thus far not been directly considered is that it is not clear how age in and of itself can become a factor in the incomes and expenditures of teachers. Only as increases in age mean added training, added experience, or a greater number of dependents is this factor likely to become definitely related to the teachers' economic status. Age should, however, be of importance in regard to assets or debts. The older the teacher, the greater the need for assets in case of disability or retirement, and the greater the number of years during which he has had a chance to accumulate. Data are here presented, therefore, to show whether rural teachers of various age groups have assets and, if so, in what amounts. If they are in debt these facts are also of interest.

The teachers of the various age groups were distributed on a single scale ranging from debts of $5,000 and over on the one extreme, to assets of $10,000 and over at the other (table 14). The teachers under 25 years of age were grouped together; those between 25 and 40 were grouped by 5-year intervals; and those over 40 were again grouped together.

Although many of the teachers answering the questionnaire did not supply information on age, the data indicate that for the most part the

rural teachers reporting were young. In some States—Wisconsin, Illinois, and Vermont—from one-third to one-half were below 25 years of age. Comparatively few remained in the rural schools past the age of 40. In Wisconsin and Oklahoma only about 5 percent of those reporting had reached the latter age.

In five of the States the median assets of the teachers under 25 years of age was $100 or less. Only in Maryland, where the beginning salaries of the teachers is fairly high, did the median assets exceed $300. With few exceptions, however, the amounts accumulated increased with increasing age. Indeed, there is evidence to show that the rate at which assets accumulate is accelerated during successive 5-year periods. In three of the States—Maryland, Vermont, and Wisconsin—the median amounts of the assets of those over 40 years of age were between $2,500 and $3,000. The median for such teachers reporting from Illinois was $1,368, and that for the white teachers of Tennessee was $1,297. For Texas it was $875; for Oklahoma, and the Negro teachers of Tennessee, however, the median amount accumulated did not exceed $500. If the teachers reporting data relating to age were representative, it must be concluded that of the few teachers who remain in the rural schools past the age of 40, a number acquire assets in such significant amounts as to provide security against the future. In some of the States the amounts saved are very small.

Assets and liabilities in relation to salaries.—A study of the assets and liabilities of these teachers would not be complete without showing the relationship of the teachers' financial standing to the salary received (table 15). For those with salaries below $500 there was almost no data, except for Illinois and Tennessee. In the higher salary ranges the data were also sparse and were, therefore, not grouped by $100 intervals for those receiving more than $1,100. For the Negro teachers of Tennessee all salary levels showed too few data to be included in the table. The statistics presented show, with very few exceptions, that the teachers of each higher salary group have successively greater assets. The factor affecting most rural teachers' ability to accumulate savings seems to be that of salary. As already suggested, variations in many of the other factors are probably closely associated with those in salary.

The table shows that only those rural teachers who receive the better salaries have any great amounts of assets. Those receiving less than $1,000 per annum rarley show more than $500. A reasonably high salary and a sufficiently long period of time are necessary for these teachers to accumulate assets. The teachers showing fairly large salaries are probably the same ones shown in table 14 in the higher age groups. That is to say that the larger assets shown, as well as the greater salaries, are at least partly the result of longer years of service.

CAPITAL INVESTED IN THE EDUCATIONAL PREPARATION OF THE RURAL TEACHER

In considering the economic status of the rural teacher, school boards, as well as others, too often compare his income, his standard of living, and his general financial standard to those of farm laborers and others who find employment in rural communities. Fallacies in such comparison are shown by pointing out (1) that the rural teacher is expected to maintain a higher standard of living than most other types of workers, and (2) that teachers make an investment of both time and money in educational preparation upon which they may reasonably expect some financial returns. Some data relating to the various aspects of the cost of living of rural teachers have been reviewed (tables 9–12). Information will be presented (tables 16–17) to show how much money these teachers have spent in fitting themselves for their jobs.

The teachers were provided with formulas for computing, separately, the total cost of attending high school, the cost of attending normal school or college, and the cost of the graduate work pursued. From the data resulting, the total costs of the education of each teacher were computed. The questionnaire provided for the inclusion of all types of expenditures necessitated by school attendance, such as board, room, tuition, books, clothing, travel to and from the institution attended, etc. Self-help, board and room provided free by parents or others, scholarships and gifts of material or cash, were all to be given current value and included in the total costs. No value was, however, to be placed upon the student's time while preparing to teach. Although this is also a part of the teacher's investment many of the students would not in all probability have been gainfully employed had they not been in school. Moreover, such earning power is always extremely variable. Since it is improbable that many persons attending high school or college have kept systematic records of all of the costs involved in attending high school and college, these data probably entail more estimates than those of the foregoing sections of the study. But they provide an index of this aspect of the economic status and they are comparable among the various classes of teachers as well as among the States.

Investment in education in relationship to the size and location of schools.—With this general information of the nature and organization of the data in mind attention will first be given to the question of the professional investments of the rural teachers in relationship to the size and location of the schools in which they are employed (table 16). It was seen from table 2 that salaries tend to increase with the size of the school. It will be of interest, therefore, to see whether the lower salaries paid in the smaller schools are justified by the education which these teachers have. These teachers have considerable money invested in their education. With the exception of Illinois and

Texas [4] the median amounts ranged from nearly $1,000 in the 1- and 2-teacher schools to more than $2,700 in the larger schools. The largest investments were reported from Oklahoma and Maryland. (Reference to table 2 will show that the highest salaries were also reported from these States.) Almost without exception the teachers in the larger schools showed increasingly larger investments as the schools increased in size. Those employed in schools of seven or more teachers, especially those located in the villages, reported the greatest investments in education of any of the groups of rural teachers. There seems to be considerable correlation between these investments by type of school and the salaries paid in them. Relationships to salary levels will, however, be examined somewhat more closely in connection with data directly concerned with the interrelationships of investments in education and salaries (table 17).

The study also sheds some light upon the reasons for the increases in the educational investments with increases in size of school. Data showing investments by levels of education revealed that practically all of these teachers had completed high school. The median costs for this level of education averaged about $600 for the 1- and 2-teacher schools and nearly $700 for the larger schools. The cost of undergraduate study in normal school or college, however, was much lower among teachers in the smaller schools than in the large, the medians averaging about $700 and $1,350, respectively. Fewer than 10 percent of those employed in the smaller schools reported graduate study; of those employed in the larger schools, however, more than 37 percent showed investments in graduate study. Moreover, the amounts of money invested in this level of education averaged only about $200 in the small rural schools, while those in the larger schools were approximately $400. The differences noted in investments for both undergraduate and graduate study were probably chiefly due to the fact that the teachers in the larger rural schools had more college training than those employed in the 1- and 2-teacher schools. It is, of course, also possible that they attended colleges which were more expensive. In any event the differences in the amounts invested in education are found chiefly in the college and graduate levels.

Relationships of amounts invested in education to salaries.—In order to ascertain whether or not those who fix the rural teachers' salaries give financial recognition to the teachers' investment in education, data are presented to provide more definite information (table 17). When the data for the teachers within the various salary ranges were arrayed in order of the amounts they had invested in their education it was found that of the 169 in Illinois receiving $400 to $499 the median investment was $703; that of the 52 receiving salaries of $900 to $999 was $1,650. It appears that both

[4] The cost of education in these two States does not include high-school attendance.

salaries and investments approximately doubled. A similar situation was found in each of the other States. Generally speaking, therefore, it appears that rural teachers may expect considerable increases in pay as they acquire additional education.

It should, however, be pointed out here that it is questionable whether the salary incomes of any of these teachers are commensurate with the amounts of money they have invested and with the standard of living they must maintain. Many of these teachers, especially in Illinois, receive a salary of less than $500. Such a salary is below the income of any of the professional groups. Indeed, it hardly more than equals that of the lowest labor groups. But the teachers in these salary ranges have invested from $500 to $1,000 in preparation for their work. In addition to this monetary investment they have in most cases spent 5 or more years of time attending high school and college.

Summary and Conclusions

A. Income status of rural teachers.

1. Salaries increased with the size of the school. In most of the States, however, they were low in all types of rural schools, but especially so in the smaller ones. In the smaller schools the salary medians as low as $600 were common; in the larger schools of three or more teachers they sometimes exceeded $1,000. Receipts from sources other than salaries also increased with the size of the school and showed larger differentials than the salary incomes.

2. Both salary and nonsalary receipts were larger for teachers teaching in rural secondary than in the elementary schools. Salaries of supervisors were nearly twice as great and nonteaching receipts nearly four times as great as those of the elementary teachers.

3. Little salary recognition was reported for additional education or training until after 2 or more years of college or normal school work. The higher amounts of education appeared to be rewarded.

4. Experience and tenure seemed to be rewarded somewhat by salaries in rural schools.

5. Comparatively few rural teachers reported child dependents, but many had dependents other than children. There were no significant salary differentials as numbers of dependents increased, but the teachers with dependents showed larger receipts from nonteaching sources. These findings suggest that salaries were insufficient and had to be supplemented through other activities, thus reducing teaching to a part-time job.

6. In most of the States studied men teachers received higher salaries than women teachers and married persons than unmarried, the differences for the most part being too small to be significant. Differences in nonteaching receipts, however, were considerably larger for the men than for the women and much larger for married teachers than for single teachers. The findings suggested that the heads of families generally, and married men in particular, supplement their salary incomes.

7. The sources by which rural teachers supplement their salary incomes were in order of frequency: Earnings from employment other than teaching, contributions by relatives other than children, and borrowed funds. In order of amount they were: Contributions by relatives, borrowings, and additional earnings. The data seem clearly to show that in many cases these teachers receive such small salaries that their economic needs must in part be supplied by relatives, by work outside of teaching, or they must go into debt.

B. Expenditure status of rural teachers.

1. From 35 to 40 percent of the total expenditures of rural teachers were spent for food and lodging; 15 to 20 percent for such other daily needs as clothing, health, and transportation to and from school; and from 10 to 15 percent were set aside for savings. Those who did not have to pay off debts incurred in previous years, therefore, had from 25 to 40 percent of their salaries left for education, recreation, and miscellaneous expenditures.

2. Expenditures per teacher, especially those for the basic essentials, increased definitely with the number of dependents; on the basis of the total number of persons benefited by the various expenditures there were, however, sharp decreases. Savings also decreased greatly when the total number of persons whose security depends upon them was considered.

3. Comparisons of expenditures of men and women showed those of the former to be higher.

4. Married teachers generally reported greater expenditures than the single teachers.

5. There were marked differences in the amounts the rural teachers in the lower and higher salary ranges spent for food, housing, and savings. Those having lower pay apparently found it necessary to reduce chiefly in these aspects of their standard of living. Expenditures for education, recreation, and transportation also had to be curtailed somewhat with lower salaries. Assignments to health, debt liquidation, and other miscellaneous purposes remained nearly constant, suggesting perhaps that these were considered irreducible.

C. Assets or debt status of rural teachers.

1. About 67 percent of all rural teachers reported some assets; about 20 percent were in debt. Of those employed in the smaller schools slightly more were in debt and fewer had assets. The amount of the assets shown rarely totaled $1,000, being considerably lower in the smaller schools; debts were found to be small and similar in amounts for the two types of schools.

2. The number of dependents apparently did not greatly affect the

proportion of teachers who had assets or were in debt. The amounts possessed by those having assets, however, showed considerable increase up to three dependents and then declined; amounts of indebtedness of those in debt also increased with dependents.

3. The men showed slightly more assets than the women and married more than unmarried teachers. The data relating to debts revealed nothing of significance.

4. Few teachers reporting had passed the age of 40. In some of the States, however, teachers having reached this age reported median savings of nearly $3,000.

5. The findings show a close and direct correlation between the salaries of rural teachers and their assets.

D. Investments in professional preparation.

1. The teachers employed in the various types of rural schools had apparently invested about the same amounts in high-school education. Investments in undergraduate and graduate study in college, however, showed differences, those in the larger schools being greater. The better prepared teachers are in the larger schools.

2. Rural teachers' salaries showed a direct and close relationship to their investments in educational preparation.

TABLE 2.—*Annual salaries and total current receipts by size and location of schools, 1934–35* [1]

Items considered by State	1-teacher schools		2-teacher schools		3 to 6 teachers in open country schools		7 or more teachers in open country schools		3 to 6 teachers in town schools		7 or more teachers in town schools	
	Salary [1]	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts
1	2	3	4	5	6	7	8	9	10	11	12	13
ILLINOIS												
Total cases	635	635	43	43	(2)	(2)	(2)	(2)	179	179	163	163
Q3	$647	$901	$725	$1,063					$1,158	$1,446	$1,245	$1,444
Median	$557	$649	$638	$765					$942	$1,075	$1,050	$1,119
Q1	$472	$542	$539	$653					$708	$798	$851	$927
MARYLAND												
Total cases	116	116	79	79	41	41	40	40	31	31	110	110
Q3	$1,047	$1,271	$1,088	$1,233	$1,196	$1,344	$1,240	$1,400	$1,253	$1,605	$1,223	$1,358
Median	$904	$906	$808	$972	$1,058	$1,188	$1,133	$1,186	$1,070	$1,225	$1,067	$1,223
Q1	$567	$673	$598	$738	$845	$908	$906	$975	$885	$967	$953	$1,096
OKLAHOMA												
Total cases	78	78	65	65	25	25	52	52	2	2	59	59
Q3	$756	$915	$879	$1,146	$896	$1,383	$833	$1,000			$862	$966
Median	$606	$709	$773	$880	$792	$1,083	$817	$872			$770	$830
Q1	$508	$588	$635	$714	$685	$865	$723	$800			$708	$738
TENNESSEE												
Negro												
Total cases	127	127	92	92	10	10	13	13	93	93		
Q3	$461	$542	$463	$486			$588	$758	$474	$485		
Median	$392	$447	$400	$428			$470	$625	$431	$444		
Q1	$306	$350	$310	$343			$405	$456	$372	$403		

[1] 2 types of information are included in all columns: (1) number of cases and (2) salaries or current receipts.
[2] A number of teachers of this type reported, but they were too few to be included in the study.

TABLE 2.—*Annual salaries and total current receipts by size and location of schools, 1934–35*—Continued

Items considered by State	1-teacher schools		2-teacher schools		3 to 6 teachers in open country schools		7 or more teachers in open country schools		3 to 6 teachers in town schools		7 or more teachers in town schools	
	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts
1	2	3	4	5	6	7	8	9	10	11	12	13
TENNESSEE—Continued												
White												
Total cases	149	149	240	240	117	117	61	61	120	120	256	256
Q_3	$537	$647	$552	$668	$664	$787	$872	$984	$724	$844	$981	$1,102
Median	$457	$510	$468	$543	$537	$629	$668	$750	$583	$632	$731	$813
Q_1	$397	$441	$405	$438	$437	$486	$494	$561	$462	$464	$549	$638
TEXAS												
Total cases	27	27	57	57	73	73	13	13	40	40	59	59
Q_3	$705	$975	$756	$935	$828	$1,110	$892	$1,175	$900	$1,000	$904	$1,242
Median	$588	$717	$684	$769	$721	$907	$783	$950	$738	$863	$792	$897
Q_1	$454	$555	$619	$649	$639	$746	$675	$808	$655	$688	$710	$798
VERMONT												
Total cases	225	225	50	50	41	41	22	22	48	48	65	65
Q_3	$645	$746	$681	$775	$946	$1,063	$888	$1,063	$1,075	$1,225	$1,098	$1,415
Median	$583	$647	$611	$650	$779	$869	$767	$925	$814	$950	$945	$1,050
Q_1	$534	$573	$548	$570	$621	$705	$670	$738	$700	$780	$802	$902
WISCONSIN												
Total cases	800	797	79	79	25	27	6	6	134	132	132	132
Q_3	$697	$797	$871	$940	$1,069	$1,345	----------	----------	$1,211	$1,390	$1,282	$1,392
Median	$643	$687	$712	$798	$875	$1,110	----------	----------	$976	$1,105	$1,047	$1,114
Q_1	$581	$617	$671	$665	$675	$737	----------	----------	$800	$860	$886	$922

TABLE 3.—*Annual salaries and total current receipts of teachers and supervisors by types of service* [1]

Items considered by State	Elementary grades only		Both elementary and high-school grades		High-school grades only		Supervisors	
	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts
1	3	3	4	5	6	7	8	9
ILLINOIS								
Total cases	823	823	9	9	188	188	38	40
Q_3	$685	$871			$1,400	$1,600	$2,094	$2,417
Median	$583	$677			$1,187	$1,320	$1,629	$1,771
Q_1	$490	$558			$1,007	$1,077	$1,330	$1,500
MARYLAND								
Total cases	316	316	24	24	140	140	52	52
Q_3	$1,098	$1,256	$1,300	$1,800	$1,390	$1,717	$2,364	$2,656
Median	$948	$1,036	$1,180	$1,333	$1,232	$1,340	$1,800	$2,115
Q_1	$670	$811	$1,071	$1,133	$1,107	$1,194	$1,517	$1,633
OKLAHOMA								
Total cases	247	247	15	15	40	40	22	22
Q_3	$862	$1,010	$788	$1,063	$940	$1,080	$1,483	$1,700
Median	$731	$836	$725	$890	$827	$891	$1,075	$1,366
Q_1	$608	$684	$644	$815	$760	$800	$998	$1,025
TENNESSEE								
Negro								
Total cases	314	314	4	4	6	6	71	71
Q_3	$466	$510					$543	$645
Median	$409	$443					$460	$498
Q_1	$322	$365					$363	$430
White								
Total cases	770	770	10	10	163	163	66	67
Q_3	$614	$725			$1,128	$1,337	$1,617	$1,845
Median	$495	$582			$934	$1,011	$1,220	$1,364
Q_1	$421	$462			$750	$828	$929	$1,055

[1] 2 types of information are included in all columns: (1) number of cases and (2) salaries or current receipts.

TABLE 3.—*Annual salaries and total current receipts of teachers and supervisors by types of service*—Continued

Items considered by State	Elementary grades only		Both elementary and high-school grades		High-school grades only		Supervisors	
	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts
1	2	3	4	5	6	7	8	9
TEXAS								
Total cases	141	141	57	57	62	62	21	21
Q_3	$743	$958	$792	$1,079	$985	$1,375	$1,910	$2,292
Median	$862	$866	$741	$873	$865	$990	$1,633	$1,725
Q_1	$602	$648	$675	$801	$772	$841	$1,125	$1,263
VERMONT								
Total cases	371	371	32	32	86	86	55	55
Q_3	$683	$828	$1,100	$1,233	$1,310	$1,463	$1,750	$1,921
Median	$610	$677	$988	$1,060	$1,073	$1,150	$1,113	$1,350
Q_1	$545	$591	$875	$875	$868	$856	$648	$863
WISCONSIN								
Total cases	997	996	2	1	173	173	45	45
Q_3	$744	$853			$1,365	$1,504	$2,238	$2,337
Median	$657	$707			$1,130	$1,254	$1,838	$1,944
Q_1	$596	$628			$974	$1,043	$1,531	$1,610

TABLE 4.—*Annual salaries and total current receipts of all classes of rural teachers, by years of preparation* [1]

Items considered by State	Number of years of education or training													
	High school or less		1 year of college		2 years of college		3 years of college		4 years of college		5 years of college		6 years or more of college	
	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
ILLINOIS														
Total cases	55	55	155	155	333	333	126	126	256	256	50	50	14	14
Q3	$693	$816	$675	$862	$663	$788	$817	$1,036	$1,205	$1,355	$1,238	$1,620	$1,417	$1,650
Median	$591	$711	$592	$706	$558	$631	$615	$750	$892	$1,039	$1,038	$1,140	$1,150	$1,450
Q1	$511	$596	$499	$604	$467	$524	$519	$582	$594	$732	$888	$963	$625	$725
MARYLAND														
Total cases	11	11	20	20	179	179	126	126	140	140	65	65	37	37
Q3	$1,081	$1,325	$1,200	$1,367	$1,064	$1,220	$1,141	$1,364	$1,262	$1,500	$1,764	$1,764	$1,395	$1,975
Median	$1,038	$1,175	$1,100	$1,225	$908	$972	$983	$1,059	$1,166	$1,240	$1,344	$1,344	$1,236	$1,530
Q1	$688	$775	$667	$1,120	$613	$765	$832	$910	$1,100	$1,098	$1,147	$1,147	$1,061	$1,221
OKLAHOMA														
Total cases	291	291	10	10	63	63	92	92	89	89	23	23	11	11
Q3	$875	$1,038	------	------	$766	$965	$880	$971	$888	$1,195	$971	$1,075	$912	$925
Median	$755	$851	------	------	$647	$756	$748	$828	$822	$887	$850	$950	$658	$750
Q1	$630	$712	------	------	$559	$613	$628	$693	$739	$801	$739	$855	$613	$644
TENNESSEE														
Negro														
Total cases	39	39	122	122	93	93	26	26	29	29	7	7	5	5
Q3	$452	$487	$466	$506	$458	$498	$496	$590	$473	$550	------	------	------	------
Median	$392	$440	$409	$444	$401	$433	$442	$478	$423	$438	------	------	------	------
Q1	$338	$386	$332	$376	$281	$325	$370	$406	$330	$350	------	------	------	------

[1] Two types of information are included in all columns: (1) number of cases and (2) salaries or current receipts.

TABLE 4.—*Annual salaries and total current receipts of all classes of rural teachers, by years of preparation*—Continued

Items considered by State	NUMBER OF YEARS OF EDUCATION OR TRAINING													
	High school or less		1 year of college		2 years of college		3 years of college		4 years of college		5 years of college		6 years or more of college	
	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
TENNESSEE—Continued														
White														
Total cases	25	25	181	181	345	345	98	98	221	221	67	67	6	6
Q3	$544	$795	$500	$649	$586	$608	$685	$782	$964	$1,039	$1,165	$1,450	----	----
Median	$459	$662	$454	$489	$510	$574	$598	$652	$765	$831	$938	$1,043	----	----
Q1	$402	$506	$408	$431	$441	$487	$493	$525	$633	$690	$715	$812	----	----
TEXAS														
Total cases	3	3	14	14	57	67	61	60	30	30	22	24	2	2
Q3	----	----	$688	$813	$767	$913	$752	$1,055	$1,250	$1,250	$988	$1,200	----	----
Median	----	----	$600	$650	$716	$758	$661	$733	$900	$900	$867	$900	----	----
Q1	----	----	$513	$517	$651	$648	$578	$613	$617	$721	$750	$583	----	----
VERMONT														
Total cases	15	15	71	72	201	201	56	54	75	75	40	40	9	9
Q3	$713	$825	$674	$878	$682	$767	$743	$938	$1,047	$1,106	$1,375	$1,650	----	----
Median	$570	$625	$588	$715	$612	$660	$652	$763	$888	$979	$1,040	$1,125	----	----
Q1	$494	$535	$540	$577	$546	$583	$587	$643	$698	$797	$750	$850	----	----
WISCONSIN														
Total cases	44	35	551	549	233	235	92	92	162	162	70	70	17	22
Q3	$725	$880	$693	$786	$782	$910	$980	$1,199	$1,217	$1,339	$1,293	$1,425	$1,233	$1,450
Median	$650	$769	$641	$680	$668	$744	$750	$810	$970	$1,076	$1,056	$1,146	$1,099	$1,100
Q1	$582	$673	$582	$615	$600	$641	$648	$668	$786	$871	$794	$911	$933	$850

TABLE 5.—*Annual salaries and total current receipts of all classes of rural teachers, by total years of teaching experience and by years in present position* [1]

Items considered by State	Salaries and Receipts by Teaching Experience								Salary and Receipts by Years in Present Position							
	First year		Second and third years		Fourth and fifth years		6 years or more		First year		Second and third years		Fourth and fifth years		6 years or more	
	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts
1	3	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
ILLINOIS																
Total cases	157	157	201	201	170	170	444	444	267	267	318	318	126	126	170	170
Q3	$675	$829	$828	$992	$796	$996	$997	$1,265	$669	$919	$798	$902	$917	$1,219	$1,219	$1,495
Median	$534	$606	$601	$696	$611	$709	$690	$863	$554	$670	$620	$729	$666	$810	$905	$1,053
Q1	$454	$503	$487	$569	$525	$609	$569	$664	$463	$530	$516	$606	$550	$650	$673	$774
MARYLAND																
Total cases	54	53	64	64	87	87	364	364	80	80	106	106	125	125	250	250
Q3	$1,113	$1,245	$1,183	$1,258	$1,102	$1,258	$1,263	$1,596	$1,033	$1,273	$1,204	$1,295	$1,218	$1,415	$1,219	$1,256
Median	$1,000	$1,021	$1,021	$1,091	$930	$1,005	$1,115	$1,253	$956	$1,018	$1,027	$1,092	$1,018	$1,138	$1,135	$1,225
Q1	$859	$868	$625	$900	$669	$816	$938	$1,003	$700	$850	$918	$836	$852	$918	$981	$1,069
OKLAHOMA																
Total cases	36	36	68	68	40	40	139	139	87	87	84	84	38	38	32	32
Q3	$800	$867	$820	$925	$888	$1,020	$918	$1,225	$802	$941	$888	$1,100	$965	$1,250	$925	$1,300
Median	$667	$743	$640	$817	$767	$850	$815	$917	$710	$789	$778	$881	$857	$940	$857	$900
Q1	$543	$633	$573	$671	$633	$743	$699	$793	$583	$681	$668	$764	$721	$806	$800	$811
TENNESSEE																
Negro																
Total cases	24	24	53	53	46	46	173	173	11	11	113	113	46	46	124	124
Q3	$425	$467	$423	$529	$455	$483	$480	$537	$408	$613	$439	$490	$484	$575	$481	$528
Median	$369	$400	$358	$428	$392	$429	$434	$461	$364	$390	$363	$421	$432	$459	$435	$461
Q1	$323	$340	$305	$349	$296	$331	$362	$404	$325	$334	$288	$336	$325	$350	$373	$408

[1] Two types of information are included in all columns: (1) Number of cases, and (2) salaries or current receipts.

TABLE 5.—*Annual salaries and total current receipts of all classes of rural teachers, by total years of teaching experience and by years in present position*—Continued

Items considered by State	Salaries and Receipts by Teaching Experience								Salary and Receipts by Years in Present Position							
	First year		Second and third years		Fourth and fifth years		6 years or more		First year		Second and third years		Fourth and fifth years		6 years or more	
	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
TENNESSEE—Continued																
White																
Total cases	175	175	167	167	130	130	471	471	298	295	255	255	179	179	214	214
Q_3	$634	$732	$643	$722	$684	$831	$801	$952	$671	$576	$674	$785	$832	$881	$799	$953
Median	$486	$557	$493	$564	$542	$650	$602	$686	$489	$524	$549	$620	$614	$658	$607	$687
Q_1	$425	$455	$430	$458	$449	$488	$481	$542	$427	$457	$455	$501	$471	$493	$486	$544
TEXAS																
Total cases	50	51	66	66	37	37	121	121	86	92	83	81	34	34	49	49
Q_3	$782	$975	$797	$961	$772	$992	$866	$1,182	$794	$967	$802	$1,050	$825	$1,030	$911	$1,154
Median	$692	$832	$700	$790	$710	$795	$754	$904	$708	$772	$692	$857	$722	$800	$804	$944
Q_1	$563	$675	$618	$650	$640	$711	$656	$768	$622	$680	$614	$720	$641	$679	$702	$753
VERMONT																
Total cases	67	67	85	85	73	73	220	220	131	131	129	125	72	72	100	100
Q_3	$832	$871	$696	$825	$855	$1,019	$833	$1,071	$748	$877	$725	$865	$900	$1,080	$963	$1,167
Median	$612	$662	$636	$692	$682	$832	$652	$769	$626	$688	$632	$684	$653	$760	$708	$900
Q_1	$579	$569	$570	$614	$609	$656	$557	$618	$553	$580	$557	$608	$558	$608	$583	$669
WISCONSIN																
Total cases	333	431	394	393	184	178	123	113	236	252	278	279	228	228	418	399
Q_3	$766	$833	$771	$911	$960	$1,067	$1,343	$1,367	$691	$793	$736	$844	$792	$929	$968	$1,163
Median	$670	$698	$668	$728	$762	$843	$958	$1,090	$621	$676	$650	$693	$689	$756	$751	$879
Q_1	$622	$614	$605	$634	$658	$708	$727	$773	$556	$604	$582	$610	$620	$653	$646	$698

TABLE 6.—*Salaries and total current receipts of all classes of rural teachers, according to number of dependents* [1]

Items considered by State	Salary and Receipts by Number of Dependents											
	None		One		Two		Three		Four		Five [2]	
	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts
1	2	3	4	5	6	7	8	9	10	11	12	13
ILLINOIS												
Total cases	584	595	157	157	116	117	73	73	32	32	15	15
Q_3	$785	$925	$954	$1,189	$927	$1,163	$1,169	$1,375	$1,100	$1,500	$1,225	$1,425
Median	$599	$675	$654	$853	$661	$856	$742	$994	$733	$1,125	$590	$825
Q_1	$499	$556	$517	$652	$533	$646	$585	$781	$550	$700	$538	$675
MARYLAND												
Total cases	206	206	96	96	78	78	44	44	19	19	15	15
Q_3	$1,215	$1,376	$1,236	$1,400	$1,208	$1,583	$1,400	$1,575	$1,156	$1,650	$1,075	$1,263
Median	$1,078	$1,163	$1,040	$1,154	$1,062	$1,255	$1,120	$1,240	$875	$1,125	$725	$1,025
Q_1	$988	$971	$667	$787	$806	$975	$833	$975	$658	$788	$588	$758
OKLAHOMA												
Total cases	91	91	55	55	49	49	13	13	15	15	8	8
Q_3	$869	$1,003	$889	$1,156	$890	$1,058	$888	$975	$1,025	$1,683	----	----
Median	$767	$854	$746	$746	$785	$867	$750	$817	$817	$1,450	----	----
Q_1	$655	$732	$640	$640	$646	$733	$613	$675	$675	$775	----	----
TENNESSEE												
Negro												
Total cases	64	64	62	62	81	81	43	43	27	27	5	5
Q_3	$450	$480	$456	$488	$482	$555	$479	$583	$471	$494	----	----
Median	$367	$416	$385	$416	$424	$461	$439	$485	$419	$438	----	----
Q_1	$279	$325	$275	$318	$351	$395	$397	$422	$339	$355	----	----

[1] Types of information are included in all columns: (1) number of cases and (2) salaries or current receipts.
[2] Data for teachers with 6 or more dependents too few to publish.

TABLE 6.—*Salaries and total current receipts of all classes of rural teachers, according to number of dependents*—Continued

Items considered by State	Salary and Receipts by Number of Dependents											
	None		One		Two		Three		Four		Five	
	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts
1	2	3	4	5	6	7	8	9	10	11	12	13
TENNESSEE—Continued												
White												
Total cases	522	522	155	155	131	131	72	72	31	31	20	20
Q3	$691	$794	$722	$822	$803	$966	$682	$850	$942	$1,062	$700	$1,100
Median	$548	$599	$591	$678	$565	$678	$544	$671	$583	$725	$567	$800
Q1	$445	$473	$467	$546	$449	$499	$454	$520	$452	$496	$450	$567
TEXAS												
Total cases	137	137	54	54	36	36	23	23	7	7	3	3
Q3	$788	$954	$838	$1,075	$925	$1,150	$803	$1,213	----	----	----	----
Median	$690	$809	$747	$914	$800	$967	$721	$888	----	----	----	----
Q1	$616	$664	$654	$772	$670	$763	$629	$744	----	----	----	----
VERMONT												
Total cases	318	318	71	71	46	46	12	12	13	13	6	5
Q3	$795	$902	$854	$1,105	$883	$1,350	$800	$1,400	$758	$1,175	----	----
Median	$643	$698	$675	$796	$614	$900	$660	$800	$663	$863	----	----
Q1	$561	$598	$578	$660	$550	$639	$600	$700	$575	$725	----	----
WISCONSIN												
Total cases	755	753	170	170	140	139	56	56	25	25	13	13
Q3	$774	$876	$906	$1,046	$988	$1,283	$1,067	$1,400	$894	$1,200	$1,438	$1,563
Median	$662	$706	$694	$808	$769	$914	$730	$793	$750	$1,000	$1,000	$1,125
Q1	$595	$625	$619	$677	$637	$678	$635	$700	$638	$725	$675	$808

TABLE 7.—*Annual salaries and total current receipts of all classes of rural teachers, by sex and marital status* [1]

Items considered by State	Single						Married					
	Male		Female		Both		Male		Female		Both	
	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts
1	2	3	4	5	6	7	8	9	10	11	12	13
ILLINOIS												
Total cases	145	149	559	563	704	712	207	207	102	102	309	309
Q3	$931	$1,015	$736	$887	$770	$925	$1,279	$1,515	$705	$1,125	$1,117	$1,436
Median	$595	$753	$595	$663	$595	$678	$868	$1,146	$617	$838	$693	$1,017
Q1	$485	$604	$499	$543	$496	$552	$596	$793	$511	$659	$558	$734
MARYLAND												
Total cases	62	62	312	312	374	374	84	84	127	127	211	211
Q3	$1,246	$1,336	$1,191	$1,208	$1,203	$1,291	$1,580	$1,871	$1,173	$1,580	$1,389	$1,677
Median	$1,100	$1,200	$1,043	$1,103	$1,056	$1,119	$1,263	$1,420	$1,018	$1,196	$1,099	$1,298
Q1	$970	$1,006	$855	$892	$877	$908	$1,067	$1,175	$748	$963	$979	$1,034
OKLAHOMA												
Total cases	20	20	130	130	150	150	67	67	80	80	147	147
Q3	$783	$933	$846	$909	$840	$913	$978	$1,304	$878	$1,100	$911	$1,193
Median	$700	$820	$722	$787	$718	$792	$825	$1,007	$765	$900	$793	$931
Q1	$600	$650	$586	$643	$588	$644	$722	$806	$647	$779	$677	$790
TENNESSEE												
Negro												
Total cases	19	19	175	175	194	194	20	20	102	102	122	122
Q3	$438	$525	$456	$497	$456	$498	$600	$720	$481	$538	$486	$554
Median	$356	$430	$399	$436	$394	$436	$440	$500	$433	$461	$433	$464
Q1	$303	$331	$319	$359	$317	$356	$350	$380	$347	$400	$348	$394

[1] 2 types of information are included in all columns: (1) number of cases and (2) salaries or current receipts.

TABLE 7.—*Annual salaries and total current receipts of all classes of rural teachers, by sex and marital status*—Continued

Items considered by State	Single						Married					
	Male		Female		Both		Male		Female		Both	
	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts	Salary	Total current receipts
1	2	3	4	5	6	7	8	9	10	11	12	13
TENNESSEE—Continued												
White												
Total cases	124	124	497	497	621	621	184	184	138	137	322	322
Q3	$782	$917	$663	$720	$678	$756	$921	$1,110	$742	$972	$834	$1,034
Median	$559	$687	$532	$574	$552	$593	$598	$780	$555	$677	$580	$735
Q1	$451	$493	$445	$465	$444	$471	$477	$604	$446	$512	$459	$566
TEXAS												
Total cases	24	26	113	112	139	138	80	77	53	54	131	132
Q3	$800	$1,063	$790	$882	$798	$911	$900	$1,258	$758	$1,150	$853	$1,188
Median	$740	$883	$678	$752	$692	$775	$809	$1,011	$680	$900	$747	$950
Q1	$650	$750	$606	$632	$611	$639	$710	$823	$623	$727	$655	$770
VERMONT												
Total cases	23	23	328	328	351	351	26	26	88	88	114	114
Q3	$1,325	$1,625	$763	$879	$798	$925	$1,767	$2,094	$688	$1,044	$888	$1,250
Median	$1,125	$1,175	$641	$693	$651	$709	$1,400	$1,550	$597	$763	$635	$880
Q1	$888	$969	$563	$602	$567	$608	$925	$1,050	$536	$615	$546	$640
WISCONSIN												
Total cases	218	217	726	721	943	938	176	176	55	55	231	231
Q3	$923	$1,021	$751	$821	$773	$866	$1,300	$1,450	$771	$1,171	$1,194	$1,370
Median	$691	$793	$656	$688	$664	$705	$954	$1,126	$663	$825	$853	$1,078
Q1	$622	$670	$590	$618	$604	$626	$697	$884	$611	$673	$659	$813

TABLE 8.—*Annual salaries and receipts of all classes of rural teachers, by sources*[1]

Items considered by State	Teaching salary	Nonteaching salary or wages	Contributions by relatives other than children	Contributions by dependent children	Business or investment incomes	Borrowed money	Withdrawals from savings	Total current receipts	Occasional receipts	Grand total income
1	2	3	4	5	6	7	8	9	10	11
ILLINOIS										
Total cases	1,023	349	288	24	149	207	91	1,032	69	1,032
Q3	$876	$101	$175	$175	$110	$203	$117	$1,068	$121	$1,077
Median	$616	$93	$158	$75	$61	$114	$98	$748	$60	$764
Q1	$512	$36	$82	$31	$15	$71	$58	$596	$22	$594
MARYLAND										
Total cases	607	115	127	8	97	126	84	607	59	607
Q3	$1,214	$119	$527	-------	$186	$281	$274	$1,390	$156	$1,419
Median	$1,057	$67	$224	-------	$109	$158	$115	$1,163	$53	$1,175
Q1	$876	$37	$115	-------	$23	$102	$56	$959	$26	$956
OKLAHOMA										
Total cases	310	49	73	-------	27	85	19	310	24	310
Q3	$880	$148	$622	-------	$114	$170	$216	$1,063	$108	$1,614
Median	$755	$79	$231	-------	$65	$117	$104	$853	$76	$858
Q1	$629	$39	$115	-------	$19	$83	$56	$713	$56	$721
TENNESSEE										
Negro										
Total cases	327	40	29	2	5	96	8	327	15	327
Q3	$466	$167	$181	-------	-------	$122	-------	$517	$56	$520
Median	$416	$63	$81	-------	-------	$107	-------	$446	$28	$447
Q1	$327	$23	$26	-------	-------	$60	-------	$366	$13	$368
White										
Total cases	928	212	192	17	103	191	73	936	66	939
Q3	$704	$170	$244	$218	$146	$207	$203	$837	$157	$850
Median	$537	$86	$120	$88	$74	$109	$99	$632	$54	$630
Q1	$442	$38	$66	$21	$23	$68	$58	$491	$27	$461
TEXAS										
Total cases	265	77	72	6	41	95	18	265	24	265
Q3	$822	$167	$433	-------	$244	$201	$181	$1,051	$350	$1,063
Median	$714	$81	$217	-------	$116	$123	$100	$851	$125	$868
Q1	$626	$41	$111	-------	$73	$77	$56	$739	$50	$717
VERMONT										
Total cases	473	152	97	16	91	79	65	473	32	473
Q3	$806	$106	$324	$75	$91	$155	$157	$989	$75	$994
Median	$630	$59	$131	$36	$40	$94	$89	$737	$40	$742
Q1	$567	$28	$60	$18	$20	$47	$41	$610	$20	$610
WISCONSIN										
Total cases	1,175	320	152	6	205	177	97	1,175	60	1,176
Q3	$831	$120	$200	-------	$53	$212	$112	$962	$113	$970
Median	$680	$50	$120	-------	$22	$112	$73	$738	$38	$742
Q1	$609	$30	$62	-------	$12	$62	$50	$649	$15	$651

[1] 2 types of information are included in all columns: (1) number of cases and (2) salaries or receipts.

TABLE 9.—*Types of annual expenditures and current savings of rural teachers* [1]

Items considered by State	Basic essentials						Education and recreation	Occasional and business	Debt liquidation	Current savings
	Food	Housing	Clothing	Health	Transportation	Total [2]				
1	2	3	4	5	6	7	8	9	10	11
ILLINOIS										
Total cases	946	639	1,008	972	931	1,009	1,012	933	367	943
Q3	$301	$230	$139	$60	$104	$654	$151	$65	$183	$169
Median	$195	$124	$98	$31	$63	$448	$95	$35	$97	$83
Q1	$116	$71	$72	$14	$30	$291	$49	$16	$53	$49
MARYLAND										
Total cases	579	435	585	578	529	571	565	555	167	566
Q3	$388	$324	$203	$71	$149	$869	$226	$98	$242	$166
Median	$277	$181	$123	$39	$81	$635	$133	$57	$107	$130
Q1	$192	$91	$81	$17	$41	$467	$79	$28	$48	$70
OKLAHOMA										
Total cases	299	231	287	280	265	310	308	204	126	218
Q3	$311	$149	$224	$66	$121	$652	$202	$68	$178	$180
Median	$219	$104	$119	$34	$72	$510	$119	$38	$103	$72
Q1	$161	$58	$82	$15	$33	$388	$63	$18	$53	$37
TENNESSEE										
Negro										
Total cases	86	74	88	88	89	83	90	86	88	88
Q3	$221	$168	$97	$41	$84	$548	$90	$51	$36	$125
Median	$119	$89	$65	$22	$49	$375	$56	$24	$17	$46
Q1	$81	$49	$36	$11	$27	$241	$32	$12	$9	$22
White										
Total cases	884	823	894	894	883	931	920	903	345	676
Q3	$244	$120	$151	$56	$85	$523	$163	$59	$164	$149
Median	$153	$46	$97	$26	$44	$369	$94	$32	$95	$68
Q1	$87	$17	$64	$12	$15	$260	$49	$15	$48	$37
TEXAS										
Total cases	256	177	225	225	204	108	108	102	67	80
Q3	$246	$143	$138	$121	$145	$658	$255	$146	$188	$181
Median	$208	$94	$99	$66	$84	$475	$168	$73	$133	$105
Q1	$138	$62	$69	$26	$36	$325	$87	$36	$67	$51
VERMONT										
Total cases	470	275	476	466	409	225	218	221	80	202
Q3	$334	$216	$134	$58	$102	$560	$152	$73	$145	$161
Median	$243	$117	$96	$16	$52	$422	$88	$43	$73	$75
Q1	$183	$66	$62	$18	$26	$325	$50	$21	$40	$44
WISCONSIN										
Total cases	215	118	213	173	142	911	899	884	590	805
Q3	$183	$148	$90	$44	$91	$322	$102	$35	$68	$166
Median	$123	$98	$50	$22	$30	$408	$71	$30	$43	$107
Q1	$72	$39	$32	$11	$21	$306	$38	$17	$33	$50

[1] 2 types of information are included in all columns: (1) number of cases and (2) expenditures and savings for basic essentials.

[2] Data for columns 2 to 6 were gathered from a different section of the questionnaire than those in columns 7 to 11, thus accounting for the variations in numbers of cases.

TABLE 10.—*Basic expenditures and current savings of rural teachers, by size and location of schools* [1]

Items considered by State	1-teacher schools		2-teacher schools		3 to 6 teachers in open country schools		7 or more teachers in open country schools		3 to 6 teachers in town schools		7 or more teachers in town schools	
	Basic essentials	Current saving	Basic essentials	Current saving	Basic essentials	Current saving	Basic essentials	Current saving	Basic essentials	Current saving	Basic essentials	Current saving
1	2	3	4	5	6	7	8	9	10	11	12	13
ILLINOIS												
Total cases	625	569	44	44	----------	----------	----------	----------	192	183	148	147
Q_3	$376	$145	$725	$100	----------	----------	----------	----------	$912	$217	$860	$230
Median	$367	$57	$488	$42	----------	----------	----------	----------	$627	$123	$617	$119
Q_1	$254	$34	$350	$20	----------	----------	----------	----------	$419	$63	$485	$25
MARYLAND												
Total cases	117	112	74	70	48	48	43	42	147	46	244	238
Q_3	$729	$200	$785	$197	$900	$288	$806	$278	$863	$288	$927	$268
Median	$519	$91	$600	$96	$638	$150	$656	$158	$582	$144	$707	$158
Q_1	$390	$53	$437	$49	$450	$71	$544	$88	$505	$82	$511	$85
OKLAHOMA												
Total cases	78	47	64	41	25	20	52	41	2	2	59	40
Q_3	$597	$181	$675	$124	$838	$313	$733	$156	----------	----------	$595	$200
Median	$469	$94	$520	$71	$656	$150	$488	$63	----------	----------	$507	$75
Q_1	$357	$37	$383	$41	$463	$50	$367	$40	----------	----------	$399	$34
TENNESSEE												
Negro												
Total cases	43	42	18	20	12	12	----------	----------	8	10	----------	----------
Q_3	$496	$94	$575	$88	$700	$125	----------	----------	----------	----------	----------	----------
Median	$325	$41	$317	$42	$550	$50	----------	----------	----------	----------	----------	----------
Q_1	$206	$19	$256	$21	$250	$31	----------	----------	----------	----------	----------	----------
White												
Total cases	141	105	236	164	115	84	61	56	120	78	247	200
Q_3	$427	$116	$456	$120	$496	$144	$593	$213	$590	$156	$709	$200
Median	$297	$48	$336	$49	$341	$71	$375	$79	$392	$67	$470	$108
Q_1	$197	$31	$222	$32	$244	$36	$265	$45	$269	$43	$356	$47

[1] 2 types of information are included in all columns: (1) number of cases; (2) expenditures and savings.

TABLE 10.—*Basic expenditures and current savings of rural teachers, by size and location of schools*—Continued

Items considered by State	1-teacher schools		2-teacher schools		3 to 6 teachers in open country schools		7 or more teachers in open country schools		3 to 5 teachers in town schools		7 or more teachers in town schools	
	Basic essentials	Current saving	Basic essentials	Current saving	Basic essentials	Current saving	Basic essentials	Current saving	Basic essentials	Current saving	Basic essentials	Current saving
1	2	3	4	5	6	7	8	9	10	11	12	13
TEXAS												
Total cases	28	14	53	39	47	46	42	27	30	30	41	41
Q_3	$538	$144	$688	$146	$813	$192	$1,150	$513	$670	$250	$758	$313
Median	$426	$100	$421	$96	$544	$138	$692	$375	$400	$130	$561	$125
Q_1	$253	$75	$324	$74	$388	$129	$485	$234	$317	$63	$432	$54
VERMONT												
Total cases	181	159	53	46	53	48	17	13	48	45	70	65
Q_3	$522	$131	$463	$123	$644	$200	$669	$159	$850	$222	$915	$284
Median	$411	$71	$398	$68	$504	$108	$592	$81	$600	$128	$643	$156
Q_1	$319	$38	$327	$32	$383	$54	$438	$41	$425	$70	$492	$73
WISCONSIN												
Total cases	880	704	79	75	24	22	----------	5	158	149	138	129
Q_3	$486	$193	$583	$169	$684	$196	----------	----------	$711	$255	$713	$287
Median	$380	$108	$457	$103	$540	$113	----------	----------	$505	$161	$588	$153
Q_1	$312	$48	$370	$40	$399	$54	----------	----------	$357	$85	$384	$79

TABLE 11.—*Types of annual expenditures and current savings of rural teachers, by number of dependents* *

Items considered by State	Basic essentials by number of dependents					Education and recreation by number of dependents					Occasional and business by number of dependents					Debt liquidation by number of dependents					Current savings by number of dependents				
	None	One	Two	Three	Four or more	None	One	Two	Three	Four or more	None	One	Two	Three	Four or more	None	One	Two	Three	Four or more	None	One	Two	Three	Four or more
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
ILLINOIS																									
Total cases	607	167	116	69	70	600	160	116	67	67	505	143	108	65	60	210	58	40	30	31	574	158	117	70	65
Q3	$505	$818	$791	$996	$1,038	$164	$157	$162	$170	$144	$51	$62	$47	$35	56	$207	$198	$118	$119	$141	$202	$156	$170	$121	148
Median	$355	$575	$588	$746	$750	$95	$93	$90	$77	$86	$24	$37	$27	$25	$27	$112	$89	$63	$67	$60	$85	$73	$90	$83	$70
Q1	$316	$371	$445	$488	$468	$50	$45	$44	$46	$46	$12	$9	$14	$13	$11	$66	$55	$36	$38	$36	$34	$36	$43	$31	$33
MARYLAND																									
Total cases	212	97	71	37	53	212	97	71	37	53	212	100	71	37	53	40	32	22	14	18	212	97	72	36	53
Q3	$749	$922	$1,063	$1,008	$994	$236	$211	$229	$194	$197	$102	$87	$113	$72	82	$250	$150	$281	$138	$212	$293	$224	$263	$250	$173
Median	$590	$681	$763	$863	$681	$149	$116	$116	$121	$116	$61	$41	$66	$47	$53	$150	$75	$125	$70	$100	$163	$106	$123	$106	$102
Q1	$464	$433	$529	$663	$435	$91	$80	$68	$79	$63	$28	$18	$31	$26	$26	$50	$30	$69	$53	$46	$74	$60	$69	$60	$51
OKLAHOMA																									
Total cases	91	55	49	13	29	91	55	48	13	29	90	52	47	12	27	28	25	23	5	17	69	39	29	7	17
Q3	$581	$771	$679	$579	$896	$169	$245	$219	$181	$284	$68	$90	$70	$88	$102	$200	$124	$141	-----	$224	$213	$110	$123	-----	$164
Median	$475	$569	$538	$535	$681	$93	$135	$153	$141	$188	$42	$50	$51	$50	$39	$105	$96	$ 96	-----	$202	$114	$59	$69	-----	$79
Q1	$370	$463	$443	$525	$528	$57	$84	$63	$106	$81	$19	$27	$23	$25	$19	$50	$52	$63	-----	$21	$43	$34	$36	-----	$41
TENNESSEE																									
Negro																									
Total cases	15	10	18	17	-----	21	11	21	18	13	20	11	20	18	13	20	11	21	18	13	20	11	21	18	13
Q3	$363	----	$575	$688	-----	$98	$81	$94	$97	$90	$58	$61	$45	$71	$36	$25	$41	$23	$69	$69	$47	$85	$156	$113	$147
Median	$281	----	$350	$475	-----	$56	$46	$56	$69	$56	$21	$36	$33	$33	$20	$17	$20	$15	$23	$18	$33	$47	$69	$50	$69
Q1	$197	----	$244	$278	-----	$30	$23	$31	$41	$36	$10	$14	$18	$14	$10	$8	$10	$8	$11	$9	$18	$30	$28	$23	$20

* 2 types of information are included in all columns: (1) number of cases; (2) expenditures and savings.

TABLE 11.—*Types of annual expenditures and current savings of rural teachers, by number of dependents*—Continued

Items considered by State	Basic essentials by number of dependents					Education and recreation by number of dependents					Occasional and business by number of dependents					Debt liquidation by number of dependents					Current savings by number of dependents				
	None	One	Two	Three	Four or more	None	One	Two	Three	Four or more	None	One	Two	Three	Four or more	None	One	Two	Three	Four or more	None	One	Two	Three	Four or more
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
TENNESSEE—Continued																									
White																									
Total cases	512	148	136	73	65	512	152	136	73	64	512	152	136	73	60	512	152	136	73	40	512	152	136	73	64
Q3	$469	$604	$462	$646	$697	$170	$168	$164	$136	$195	$68	$62	$61	$64	$58	$82	$95	$89	$86	$50	$134	$106	$154	$128	$110
Median	$328	$423	$457	$430	$492	$96	$95	$95	$65	$94	$35	$35	$28	$25	$23	$0	$3	$0	$31	$18	$48	$45	$70	$55	$42
Q1	$221	$304	$320	$316	$379	$51	$43	$49	$36	$44	$17	$18	$14	$12	$11	$0	$0	$0	$0	$9	$11	$16	$28	$23	$17
TEXAS																									
Total cases	136	52	31	19	19	135	52	36	20	17	136	51	36	18	17	62	22	18	9	-----	106	37	30	10	14
Q3	$542	$688	$844	$763	$906	$230	$167	$232	$233	$255	$72	$76	$88	$67	$92	$207	$163	$156	-----	-----	$154	$183	$227	-----	$162
Median	$427	$522	$685	$588	$769	$177	$128	$117	$117	$194	$48	$49	$43	$42	$63	$131	$75	$108	-----	-----	$69	$81	$117	-----	$62
Q1	$328	$396	$493	$294	$619	$101	$87	$74	$75	$66	$23	$20	$23	$16	$27	$58	$55	$79	-----	-----	$28	$40	$38	-----	$37
VERMONT																									
Total cases	324	67	48	12	26	321	71	43	12	20	312	67	41	12	16	109	19	11	2	-----	288	54	46	12	16
Q3	$534	$853	$888	$1,000	$1,075	$147	$156	$191	$250	$150	$79	$68	$67	$63	$62	$160	$111	$106	-----	-----	$172	$188	$188	$112	$137
Median	$411	$638	$583	$575	$700	$92	$85	$104	$175	$95	$45	$44	$39	$38	$43	$104	$79	$46	-----	-----	$87	$92	$75	$89	$50
Q1	$326	$420	$430	$00	$508	$52	$39	$45	$58	$50	$23	$22	$20	$19	$34	$50	$40	$23	-----	-----	$47	$42	$36	$50	$37
WISCONSIN																									
Total cases	(1)	(1)	(1)	(1)	-----	(1)	(1)	(1)	(1)	-----	(1)	(1)	(1)	(1)	-----	220	46	46	19	20	670	157	126	52	48
Q3	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	$170	$143	$150	$150	$163	$215	$150	$134	$185	$206
Median	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	$97	$70	$63	$105	$110	$122	$75	$88	$100	$115
Q1	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	$55	$35	$34	$49	$44	$62	$40	$45	$42	$54

[1] Data supplied by teachers, but not tabulated.

TABLE 12.—*Medians of expenditures and savings for 2 salary groups of rural teachers*

Salary range by State	Food	Housing	Clothing	Health	Transportation	Education and recreation	Occupational and business	Debt liquidation	Current savings
1	2	3	4	5	6	7	8	9	10
ILLINOIS									
$400–$499	$137	$73	$82	$31	$62	$56	$31	$77	$45
$700–$799	224	150	113	33	83	90	38	79	77
MARYLAND									
$400–$499	173	73	80	29	48	77	38	56	44
$700–$799	257	150	86	44	85	100	45	121	96
OKLAHOMA									
$400–$499	175	60	69	40	81	81	31	46	75
$700–$799	250	106	135	35	69	136	53	100	109
TENNESSEE									
$400–$499	124	74	86	29	34	81	29	78	78
$700–$799	217	147	133	36	61	91	45	102	158
TEXAS									
$400–$499	125	75	110	40	40	138	28	128	40
$700–$799	231	113	132	58	70	145	34	110	71
VERMONT									
$400–$499	250	131	70	26	43	50	29	73	11
$700–$799	279	121	93	33	55	92	46	94	109
WISCONSIN									
$400–$499	150	53	85	33	69	63	31	86	90
$700–$799	209	80	148	39	97	76	34	90	100

TABLE 13.—*Assets and debts of rural teachers, by sex and marital status* [1]

Items considered by State	Assets						Debts					
	Single			Married			Single			Married		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
1	2	3	4	5	6	7	8	9	10	11	12	13
ILLINOIS												
Total cases	95	362	457	163	85	248	35	106	141	38	14	52
Q3	$1,096	$1,056	$1,082	$1,883	$1,737	$1,827	$575	$421	$420	$617	$450	$575
Median	$458	$398	$431	$806	$710	$791	$211	$218	$215	$300	$175	$250
Q1	$237	$180	$197	$318	$256	$300	$109	$78	$84	$104	$94	$100
MARYLAND												
Total cases	50	209	259	65	87	152	9	28	37	7	9	16
Q3	$1,611	$2,044	$1,946	$3,350	$2,232	$2,607	------	$522	$563	------	------	$800
Median	$700	$850	$817	$1,711	$990	$1,351	------	$225	$275	------	------	$350
Q1	$350	$366	$358	$763	$446	$557	------	$53	$103	------	------	$75
OKLAHOMA												
Total cases	4	63	67	47	41	88	9	27	36	14	15	29
Q3	------	$1,023	$1,105	$1,361	$1,875	$1,632	------	$313	$300	$475	$238	$269
Median	------	$454	$454	$575	$775	$650	------	$146	$144	$200	$142	$163
Q1	------	$194	$191	$286	$216	$267	------	$84	$83	$108	$84	$93
TENNESSEE												
Negro												
Total cases	6	35	41	4	17	21	1	17	18	3	7	10
Q3	------	$1,042	$[illegible]75	------	$1,688	$1,750	------	$119	$113	------	------	------
Median	------	$325	$[illegible]38	------	$650	$650	------	$24	$25	------	------	------
Q1	------	$44	$[illegible]	------	$463	$431	------	$12	$13	------	------	------
White												
Total cases	62	230	292	140	83	223	29	127	156	33	21	54
Q3	$850	$1,446	$1,346	$2,[illegible]00	$2,583	$2,239	$675	$263	$323	$488	$544	$521
Median	$350	$480	$453	$[illegible]7	$1,139	$1,029	$325	$139	$170	$175	$275	$208
Q1	$138	$185	$171	$33[illegible]	$444	$373	$188	$56	$66	$80	$107	$86
TEXAS												
Total Cases	16	68	84	55	36	91	7	24	31	19	4	23
Q3	$1,333	$800	$900	$1,87[illegible]	$2,000	$1,938	------	$225	$228	$363	------	$342
Median	$333	$320	$325	$69[illegible]7	$925	$683	------	$120	$130	$192	------	$181
Q1	$150	$164	$160	$[illegible]86	$271	$280	------	$46	$49	$113	------	$109
VERMONT												
Total cases	16	199	215	21	66	87	9	100	109	17	26	43
Q3	$1,657	$1,524	$1,537	$3,917	$2,071	$2,464	------	$383	$396	$688	$650	$675
Median	$850	$541	$554	$1,688	$1,200	$1,339	------	$159	$180	$442	$475	$458
Q1	$250	$226	$226	$1,031	$363	$438	------	$73	$83	$221	$92	$144
WISCONSIN												
Total cases	158	514	672	152	37	189	35	69	104	14	10	24
Q3	$1,124	$526	$836	$2,437	$2,500	$2,222	$565	$129	$225	$262	------	$350
Median	$527	$257	$421	$1,162	$649	$1,153	$269	$79	$99	$219	------	$232
Q1	$221	$120	$166	$425	$375	$407	$108	$50	$57	$158	------	$125

[1] 2 types of information are included in all columns: (1) number of cases; (2) assets and debts.

TABLE 14.—*Assets*[1] *of rural teachers, by age groups*[2]

Items considered by State	Assets by ages of rural teachers				
	Under 25	25–29	30–34	35–39	40 and over
1	2	3	4	5	6
ILLINOIS					
Total cases	284	286	163	62	95
Q3	$410	$853	$1,375	$3,750	$3,375
Median	$149	$326	$599	$1,188	$1,368
Q1	−$44	$21	$125	$325	$379
MARYLAND					
Total cases	108	164	79	46	99
Q3	$750	$1,413	$2,022	$2,807	$4,781
Median	$314	$663	$1,078	$1,899	$2,964
Q1	$22	$300	$338	$450	$984
OKLAHOMA					
Total cases	56	103	56	34	17
Q3	$400	$508	$1,125	$1,875	$1,344
Median	$88	$161	$217	$440	$275
Q1	$6	−$98	$45	$50	$13
TENNESSEE					
Negro					
Total cases	22	18	14	10	16
Q3	$475	$450	$1,875	----------	$1,500
Median	$88	$50	$875	----------	$500
Q1	$6	−$58	$450	----------	$67
White					
Total cases	181	223	134	69	99
Q3	$270	$811	$1,518	$2,972	$3,232
Median	$17	$65	$433	$1,042	$1,297
Q1	−$126	−$61	$13	$271	$547
TEXAS					
Total cases	62	76	33	31	30
Q3	$339	$739	$979	$1,498	$2,833
Median	$100	$274	$269	$745	$875
Q1	−$17	−$106	$131	$289	$325
VERMONT					
Total cases	129	134	60	21	65
Q3	$360	$792	$1,667	$3,750	$4,145
Median	$78	$322	$625	$1,750	$2,500
Q1	−$7	−$79	$200	$1,208	$1,018
WISCONSIN					
Total cases	435	337	143	44	32
Q3	$589	$873	$194	$1,310	$5,000
Median	$247	$392	$91	$1,048	$2,833
Q1	$72	$140	$50	$200	$1,500

[1] Figures with minus (−) signs indicate indebtedness.
[2] 2 types of information were included in all columns: (1) number of cases; (2) assets and debts.

TABLE 15.—*Assets*[1] *of rural teachers, according to salary*[2]

Items considered by State	Salary range									
	$300 to $399	$400 to $499	$500 to $599	$600 to $699	$700 to $799	$800 to $899	$900 to $999	$1,000 to $1,099	$1,100 to $1,499	$1,500 or over
1	2	3	4	5	6	7	8	9	10	11
ILLINOIS										
Total cases	35	152	194	175	60	48	53	44	84	38
Q3	$458	$578	$712	$1,178	$1,000	$1,083	$1,175	$925	$1,833	$3,875
Median	$121	$153	$244	$431	$480	$400	$383	$500	$833	$2,250
Q1	−$8	−$53	$23	$81	$100	$150	$85	−$50	$329	$958
MARYLAND										
Total cases	2	23	30	23	19	33	70	85	183	35
Q3	-------	$531	$625	$1,208	$659	$738	$1,550	$1,975	$2,018	$4,375
Median	-------	$292	$167	$625	$250	$317	$781	$852	$1,250	$2,550
Q1	-------	$175	$88	$138	$138	$63	$217	$363	$498	$1,156
OKLAHOMA										
Total cases	2	21	27	48	58	55	35	8	8	4
Q3	-------	$594	$563	$300	$625	$641	$1,125	-------	-------	-------
Median	-------	$94	$117	$57	$220	$175	$425	-------	-------	-------
Q1	-------	$28	$11	−$11	−$38	$19	$94	-------	-------	-------
TENNESSEE[3]										
White										
Total cases	77	198	112	104	61	32	39	16	33	20
Q3	$1,054	$461	$1,088	$1,167	$1,229	$1,250	$2,114	$1,833	$2,089	$2,615
Median	$144	$165	$438	$300	$518	$500	$646	$938	$1,625	$2,231
Q1	−$53	−$45	−$113	−$8	−$275	$200	$88	$150	$531	$1,667
TEXAS										
Total cases	2	9	19	65	61	44	20	3	5	6
Q3	-------	-------	$163	$884	$948	$1,167	$1,750	-------	-------	-------
Median	-------	-------	$75	$292	$294	$350	$500	-------	-------	-------
Q1	-------	-------	−$94	−$25	$75	$67	$100	-------	-------	-------
VERMONT										
Total cases	-------	23	126	108	47	30	22	18	28	19
Q3	-------	$363	$938	$1,150	$1,125	$1,750	$1,313	$1,438	$3,000	$5,000
Median	-------	$17	$250	$257	$442	$450	$500	$500	$750	$1,875
Q1	-------	−$138	−$86	−$62	$25	$38	$150	−$625	$200	−$292
WISCONSIN										
Total cases	3	8	204	335	145	68	78	37	85	22
Q3	-------	-------	$590	$735	$976	$1,667	$1,306	$1,075	$2,416	$3,747
Median	-------	-------	$200	$350	$475	$667	$521	$475	$1,032	$2,750
Q1	-------	-------	$52	$111	$193	$199	$136	$145	$363	$688

[1] Minus (−) signs indicate net debt.
[2] 2 types of information are included in all columns: (1) number of cases; (2) assets.
[3] Teachers receiving less than $300, as well as all the Negro teachers of Tennessee, were too few to be regarded significant and were, therefore, omitted.

TABLE 16.—*Investment in educational preparation,*[1] *by size and location of schools in which rural teachers are employed*[2]

Items considered by State	Types of schools classified by size and location					
	1-teacher	2-teacher	3- to 6-teacher, open country	7- or-more teacher, open country	3- to 6-teacher, villages	7- or-more teacher, villages
1	2	3	4	5	6	7
ILLINOIS						
Total cases	560	35	-------	-------	166	141
Q3	$1,229	$1,462	-------	-------	$2,768	$3,188
Median	$712	$950	-------	-------	$1,600	$2,337
Q1	$435	$588	-------	-------	$758	$1,203
MARYLAND						
Total cases	98	65	38	34	1	197
Q3	$1,750	$1,950	$3,050	$4,063	$2,982	$4,151
Median	$1,133	$1,300	$1,800	$2,167	$2,225	$2,762
Q1	$744	$705	$1,033	$1,250	$1,325	$1,517
OKLAHOMA						
Total cases	65	58	22	39	2	56
Q3	$2,109	$2,114	$3,031	$3,042	-------	$2,660
Median	$1,433	$1,533	$2,188	$2,083	-------	$2,077
Q1	$1,008	$1,122	$1,775	$1,275	-------	$1,629
TENNESSEE[3]						
Total cases	149	240	117	61	120	256
Q3	$1,480	$1,497	$1,790	$2,281	$1,980	$2,937
Median	$1,150	$996	$1,300	$1,700	$1,500	$1,957
Q1	$813	$680	$858	$988	$975	$1,230
TEXAS						
Total cases	25	51	70	17	36	151
Q3	$1,117	$1,290	$1,833	$2,025	$1,933	$2,391
Median	$825	$775	$1,250	$1,625	$1,467	$1,856
Q1	$575	$515	$963	$625	$900	$1,164
VERMONT						
Total cases	192	42	32	14	42	49
Q3	$2,059	$2,025	$3,313	$3,750	$4,500	$3,275
Median	$1,311	$1,550	$1,950	$2,500	$2,833	$2,225
Q1	$875	$1,225	$1,075	$1,500	$1,440	$1,475
WISCONSIN						
Total cases	708	73	21	6	119	127
Q3	$1,310	$1,717	$1,950	-------	$2,789	$3,971
Median	$981	$1,038	$1,233	-------	$1,871	$2,750
Q1	$529	$733	$925	-------	$1,239	$1,564

[1] Data for Illinois and Texas do not include cost of high-school education.
[2] 2 types of information are included in all columns: (1) number of cases; (2) investment in educational preparation.
[3] Data for Negro teachers of Tennessee, too few to be significant and therefore, omitted.

TABLE 17.—*Relationship of investment in educational preparation to salaries of rural teachers**

Items considered by State	Salaries paid to teachers of rural schools								
	Less than $400	$400 to $499	$500 to $599	$600 to $699	$700 to $799	$800 to $899	$900 to $999	$1,000 to $1,599	$1,600 and over
1	2	3	4	5	6	7	8	9	10
ILLINOIS									
Total cases	49	169	211	165	59	45	52	135	26
Q3	$761	$1,122	$1,148	$1,377	$1,883	$2,230	$2,834	$3,375	$4,312
Median	$550	$703	$731	$741	$942	$1,175	$1,650	$2,473	$2,875
Q1	$382	$462	$426	$473	$515	$725	$700	$1,612	$2,150
MARYLAND									
Total cases	2	28	27	21	20	34	67	263	19
Q3	-------	$1,667	$1,725	$2,094	$2,429	$2,464	$2,354	$3,904	$4,537
Median	-------	$800	$858	$1,450	$2,071	$1,514	$1,478	$2,573	$3,250
Q1	-------	$650	$575	$825	$1,350	$1,100	$1,113	$1,252	$2,594
OKLAHOMA									
Total cases	5	20	27	48	60	49	33	16	2
Q3	-------	$1,600	$1,950	$2,955	$3,000	$2,844	$2,486	$3,667	-------
Median	-------	$1,240	$1,500	$1,900	$1,933	$1,930	$2,472	$2,167	-------
Q1	-------	$650	$1,075	$1,080	$1,371	$1,513	$1,763	$1,600	-------
TENNESSEE †									
White									
Total cases	69	161	140	110	89	64	42	71	32
Q3	$1,305	$1,469	$1,850	$2,073	$2,216	$2,380	$2,764	$3,094	$4,500
Median	$1,107	$1,019	$1,229	$1,482	$1,691	$1,825	$2,014	$2,139	$2,400
Q1	$836	$745	$825	$960	$1,004	$1,162	$1,280	$1,317	$1,600
TEXAS									
Total cases	4	11	22	77	67	32	20	10	3
Q3	-------	$1,950	$2,150	$2,277	$2,766	$2,700	$3,000	-------	-------
Median	-------	$1,500	$1,480	$1,750	$1,980	$1,733	$2,333	-------	-------
Q1	-------	$1,150	$1,133	$1,108	$1,354	$1,400	$1,600	-------	-------
VERMONT									
Total cases	2	25	127	116	37	32	20	45	17
Q3	-------	$2,219	$1,768	$2,146	$2,458	$2,833	$3,667	$5,000	$4,406
Median	-------	$1,367	$1,283	$1,400	$1,814	$2,000	$2,500	$3,350	$3,875
Q1	-------	$813	$863	$1,063	$1,208	$1,486	$1,100	$2,521	$2,625
WISCONSIN									
Total cases	-------	9	221	358	127	45	26	6	-------
Q3	-------	-------	$1,228	$1,623	$1,347	$1,638	$1,650	-------	-------
Median	-------	-------	$747	$890	$958	$1,088	$1,000	-------	-------
Q1	-------	-------	$513	$460	$534	$763	$750	-------	-------

* 2 types of information are included in all columns. (1) number of cases; (2) investment in educational preparation.

† Data for Negro teachers too few to be significant and, therefore, omitted.

Appendix

The Economic Status of Rural Teachers[1]

To the teacher who receives this form:

Only as the public comes fully to understand the economic status of rural and semirural teaching can this important field of social service hope for improvement. Persons entering this field of service are not likely to remain in it or regard it as a permanent profession worthy of their best efforts unless they are able to see in it a chance to earn a living wage, maintain a decent standard of living, and occupy a place of respect in society. It is believed that a detailed study of the economic status of rural teachers would be most helpful at this time. Such a study needs to consider more than teachers' salaries. It needs to take into account income from sources other than teaching, borrowings for current expenses, amount and nature of annual expenditures, amount and kinds of savings, the number and nature of dependents, the amount of money invested in education, the debt status of the teacher, etc. Unless the rural teacher's position in these important economic considerations is known it will be impossible to see fully just where rural teaching stands both as a means of making a living and as a profession.

The following form has been devised for the purpose of gathering this type of information from rural teachers. Your cooperation in furnishing exact information will be greatly appreciated. Please read through the entire form first, get the whole situation in mind, and note the various definitions given for the terms used. Then give the data requested as fully, as accurately, and as promptly as you possibly can. The contribution you will make toward the whole vexing problem of getting into our rural and semirural schools a permanent, well-paid, and professionally trained staff of teachers will amply repay you for the time and effort you will spend in filling out this form.

Data should be given for a full year beginning September 1, 1934, and ending August 31, 1935. Include incomes, outlays, and other financial transactions for the summer months as well as those for the school year. Give actual figures wherever possible, and where not possible give your best estimate for a given item. If an item is estimated mark "Est." An effort has been made in sections I to III to obtain a complete account first, of your incomes and financial gains from all sources during the year, and second, of your expenditures, savings, or investments of whatever nature. It is, therefore, clear that the totals for I and II should be approximately equal to the total for all the items included under III. The information requested under V and VI will be of great value in interpreting the data given in sections I to IV. Since the form does not call for your name there should be no hesitancy in giving data of a personal nature.

[1] Form used in collecting data for the study.

State..... County.....

I. *Current incomes and receipts.*—Please record below to the best of your knowledge the amounts of money you received during the period from September 1, 1934, to August 31, 1935, from the various sources indicated. If you received no money from a particular source, write zero (0) in the appropriate space. *All* incomes and other aids to your economic welfare for the year should fall into some one of these groups. If such incomes or aids were received with other persons not dependent upon you, compute and give as accurately as possible the share falling to you. Give best estimate, if necessary, and mark item "Est."

Sources of current income	*Amount (to nearest dollar)*
1. Your own salary for teaching: (Include face value of warrants, retirement deductions from base pay, amounts deducted or donated to help balance the school budget, etc.). (See items 25 and 30).....	$.....
2. *Your own earnings* from work other than teaching.....	$.....
3. *Income contributed* to your living or maintenance of your home, by parents, spouse, or other members of your family except dependent children..	$.....
4. *Income contributed* to your living or maintenance of your home by dependent children.....	$.....
5. *All other current income or receipts:* Interest, dividends, rents, net annual business profits, etc. (Exclude borrowings, gifts, and inheritances, withdrawals from savings, receipts from sale of property, and other reductions of holdings).....	$.....
6. *Money borrowed* during the year but not repaid during same year. (Omit money borrowed to pay debts incurred in other years or for investment purposes).....	$.....
7. *Withdrawals from savings*, or money obtained from sale of property for current expenses. (Omit if money which was reinvested, transferred from investments to savings, etc. See item 9).....	$.....
8. *Total current receipts for the year.* (Sum of items 1 to 7).....	$.....

II. *Noncurrent income.*—List below all income received during this year (September 1, 1934, to August 31, 1935) which is not annual or regular in type.

Sources of noncurrent income	*Amount (to nearest dollar)*
9. *Income from sale of property*, matured insurance, and other reductions in savings or holdings. (See item 7).....	$.....
10. *Gifts and inheritances*.....	$.....
11. *Total noncurrent receipts* (sum of items 9 and 10).....	$.....
12. *Grand total of incomes and receipts* (sum of items 8 and 11).....	$.....

III. *Expenditures and outlays.*—Record in appropriate spaces all expenditures during the year September 1, 1934, to August 31, 1935. If there were no expenditures under a given head, write zero (0) in the appropriate space. Space is provided separately for expenditures for yourself and for dependents. If exact figures are not available give best estimate for each and mark "Est."

Distribution of expenditures	*For self*	*For dependents (to nearest dollar)*	*Total*
13. *Food.*—Include board, meals purchased, and all food supplies	$.....	$.....	$.....
14. *Housing.*—Annual rent paid. (If owner: Include upkeep, insurance, taxes, and interest on unpaid loans on house; exclude payments on principal. (See item 28)	$.....	$.....	$.....
15. *House operation.*—Expenses of running the house: Include light, heat, gas, phone, domestic service, cleaning, house furnishings. (Omit new furniture. See item 28)	$.....	$.....	$.....
16. *Clothing.*—Purchase, repair, cleaning, etc	$.....	$.....	$.....
17. *Health.*—Include the services, medicines, and appliances procured from doctors, dentists, opticians, nurses, hospitals, drug stores, health and accident insurance, etc	$.....	$.....	$.....
18. *Transportation.*—Streetcar, railway, or bus fare and operating cost of own automobile,[1] (Include only estimated portion of cost of transportation fairly chargeable to your work.) (See item 22)	$.....	$.....	$.....
19. *Education.*—Include all costs incurred during year for school or college attendance, private lessons, extension courses, and other types of direct education	$.....	$.....	$.....
20. *Professional expenses.*—Expenditures during year for professional books and magazines, professional memberships, costs paid by you for attending meetings and other professional travel, etc	$.....	$.....	$.....
21. *Associations other than professional.*—Annual memberships in social, civic, and luncheon clubs, lodges, church, and other organizations. (Omit insurance, mutual benefit associations, etc. See item 29)	$.....	$.....	$.....
22. *Recreation.*—Books and magazines not included in item 20, newspapers, theaters, concerts, sports, vacation costs, operation of automobile,[1] etc. (Not included in item 18)	$.....	$.....	$.....
23. *Gifts* during year to charity and civic improvement; include gifts to relief, charitable institutions, subscriptions, etc. (Omit minor gifts to individuals listed as dependents)	$.....	$.....	$.....
24. *Interest, taxes, upkeep,* attorneys' fees and other expenses incurred during the year in connection with property and investments other than those included in item 14	$.....	$.....	$.....
25. Losses or deductions from teacher's salary. (Include discount of warrants, donations to help balance school budgets, etc. See item 1)	$.....	$.....	$.....

[1] Allocate to "Transportation," item 18, and "Recreation," item 22, such portion of the total annual cost of operating your car, if you own one, as seems to you a fair division. (Total annual operating cost of car should include for depreciation one-fifth of original purchase price.)

	For self	For dependents (to nearest dollar)	Total
26. *Miscellaneous or incidental expenditures.*—Barber or beauty parlor services, cosmetics, tobacco, moving expenses, presents, and other personal and incidental items. If some items are large, please list separately below:			
(*a*)	$.....	$.....	$.....
(*b*)	$.....	$.....	$.....
(*c*)	$.....	$.....	$.....
27. *Debts.*—Payments on principal of debts incurred in previous years for college attendance, medical services, borrowings, etc. (Omit payments on house, furniture, etc., given in item 28)	$.....	$.....	$.....
28. *Savings during year.*—Include accumulated cash, bank deposits, and money invested during year in: bonds, stocks, building-loan associations, notes or unsecured loans, annuities, payments on principal to purchase home and furniture or other property (see items 14 and 15) and all other savings except life-insurance and retirement payments or deductions. (See items 29 and 30)	$.....	$.....	$.....
29. *Life insurance.*—Include annual payments on life and endowment policies, and all other types of insurance or annuities which are in nature of an investment. (Under "For self" include premiums for insurance covering the life or future of yourself; under "For dependents" record insurance on others)	$.....	$.....	$.....
30. *Teacher retirement.*—Annual payments or deductions for retirement. (See item 1)	$.....	$.....	$.....
31. *Total expenditures and outlays.*[1]—(Sum of all items 13 to 30, inclusive)	$.....	$.....	$.....

IV. *Present financial standing.*—Please give below as accurately as possible your financial standing as of August 31, 1935, as indicated by the items listed.

Property or indebtedness	*Amount August 31, 1935*
32. *Total savings or securities.*—If securities are not wholly paid up give your present equity. Include bank deposits, and cash value of bonds, stocks, mortgages, loans, and other obligations due you. (Omit insurance to be given in item 35)	$.....
33. *Total market value of real and personal property.*—(Give full market value regardless of mortgages on unpaid debts against such properties)	$.....
34. *Total amount of debts* or unpaid obligations on real or personal property, including mortgages and other debts against such property	$.....
35. *Total present cash surrender value of life insurance*, annuities, teacher retirement, and similar investments	$.....
36. *All other debts.*—Include all unpaid debts and obligations (except those given in item 34), such as college debts, doctor and other unpaid bills, loans on insurance policies, etc	$.....

[1] Total expenditures and outlays should be approximately equal to total income and receipts. (See item 12.)

V. *Educational data.*—In appropriate spaces check (x) or give number which most closely fits your case.

37. *Type of school district in which employed.*—Open country .....; if in village or town, please give latest population figure .....
38. *Size of school.*—Please give the total number of teachers employed in your school .....
39. *Field of teaching.*—Please state elementary or high school grade or grades taught .....
40. *Duties.*—Teacher .....; principal .....; supervisor .....; superintendent .....
41. *Education.*—Please give total number of months you have attended high school or equivalent .....; college or normal school .....; postgraduate college work .....
42. *Investment in education.*—Give closest estimate of cost of school attendance per month, such as board, room, tuition, books, clothing, travel, etc. (Include amounts paid by parents, value of self-help, etc.): High school or equivalent $.....; normal school or college, $.....; postgraduate college work, $.....
43. *Experience in teaching.*—Please give total number of months you had taught school prior to August 31, 1935. .....
44. *Years in present position.*—(Exclude present year.) .....

VI. *Personal data.*—In appropriate spaces check (x) or give number which most closely fits your case.

45. *Your sex.*—Male ....; Female .....
46. *Your age.*—Under 25 ....; 25 to 29 ....; 30 to 34 ....; 35 to 39 ....; 40 to 44 ....; 45 to 49 ....; 50 to 54 ....; 55 to 59.....; 60 to 64 ....; 65 or more ....
47. *Marital status:*
    (*a*) Single—living with parents or other near relative .....
    (*b*) Single—*not* living with parents or other near relative .....
    (*c*) Married—living with parents or other near relative other than spouse .....
    (*d*) Married—living with spouse .....
    (*e*) Married—*Not* living with parents, or other near relative, including spouse .....
48. *How many children*, your own or adopted, if any, were chiefly dependent on your income for their support during the period September 1, 1934, to August 31, 1935. Please give numbers .....
49. *How many persons, other than children*, were chiefly *dependent* on your income for support during that year. Give number .....
50. *Service contributions* to living costs, check (x) one or more:
    (*a*) Kept own room in order .....
    (*b*) Helped to keep other parts of house in order .....
    (*c*) Helped with preparation of meals .....
    (*d*) Other arrangements, please specify .....
51. *General living conditions.*—Check (x) one or more. (Only persons boarding and rooming will please furnish following information):
    (*a*) Shared sleeping room with other members of household .....
    (*b*) Had use of living room .....; other special rooms ....; piano ....; radio ....; phonograph ....; current magazines ....; current newspapers .....
    (*c*) Living quarters equipped with furnace ....; electric lights ....; running water ....; indoor toilet ....; bathroom .....

Location of the institutions participating in the Project in Research in Universities